
State: Pennsylvania **Filing Company:** RiverSource Life Insurance Company
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 30240 2017/30240 2017

Filing at a Glance

Company: RiverSource Life Insurance Company
Product Name: Long Term Care
State: Pennsylvania
TOI: LTC04I Individual Long Term Care - Nursing Home
Sub-TOI: LTC04I.001 Qualified
Filing Type: Rate - M.U. (Medically underwritten)
Date Submitted: 06/20/2017
SERFF Tr Num: AERS-130983642
SERFF Status: Assigned
State Tr Num: AERS-130983642
State Status: Received Review in Progress
Co Tr Num: 30240 2017

Implementation: On Approval
Date Requested:
Author(s): Jeff Pederson, Cheryl Meyer, Kathleen Felton, Peg VanDrisse, Lynn Blount
Reviewer(s): Jim Lavery (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed aggregate 4.4% increase on 694 policyholders of RiverSource LTC Nursing Home Indemnity Policy 30240-PA.

State: Pennsylvania
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 30240 2017/30240 2017
Filing Company: RiverSource Life Insurance Company

General Information

Project Name: 30240 2017
Project Number: 30240 2017
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 4.4%
Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: State specific filing.
Market Type: Individual
Individual Market Type:
Filing Status Changed: 06/20/2017
State Status Changed: 06/20/2017
Created By: Peg VanDrisse
Corresponding Filing Tracking Number:
State TOI: LTC04I Individual Long Term Care - Nursing Home

Filing Description:

See attached cover letter under Supporting Documentation tab.

Company and Contact

Filing Contact Information

Peg VanDrisse, Sr. Contract Analyst
9550 Ameriprise Financial Center
H25/9550
Minneapolis, MN 55474
peg.vandrisse@ampf.com
612-671-8584 [Phone]
612-678-0034 [FAX]

Filing Company Information

RiverSource Life Insurance Company
9550 Ameriprise Financial Center,
H22/9550
Minneapolis, MN 55474
(612) 671-2465 ext. [Phone]
CoCode: 65005
Group Code: 4
Group Name:
FEIN Number: 41-0823832
State of Domicile: Minnesota
Company Type: Life Insurance
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$125.00
Retaliatory? Yes
Fee Explanation: MN retaliatory fee of \$125.
Per Company: Yes

Company	Amount	Date Processed	Transaction #
RiverSource Life Insurance Company	\$125.00	06/20/2017	125031188

SERFF Tracking #:	AERS-130983642	State Tracking #:	AERS-130983642	Company Tracking #:	30240 2017
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State:	Pennsylvania	Filing Company:	RiverSource Life Insurance Company		
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified				
Product Name:	Long Term Care				
Project Name/Number:	30240 2017/30240 2017				

Rate Information

Rate data applies to filing.

Filing Method:	Review and Approve
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	15.000%
Effective Date of Last Rate Revision:	12/01/2015
Filing Method of Last Filing:	Review and Approve

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
RiverSource Life Insurance Company	%	%	\$45,969	694	\$1,044,747	4.400%	4.400%

State:	Pennsylvania	Filing Company:	RiverSource Life Insurance Company
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	30240 2017/30240 2017		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA PremiumRates 30240	30240-PA	Revised	Previous State Filing Number: AERS-129957578 Percent Rate Change Request: 15	PA PremiumRates_30240_20170620.pdf,

EXHIBIT VII

RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Annual Premiums with 4.4% Increase

Nursing Home Indemnity Policy
FORM: 30240-PA

Annual Premiums Per \$10 Daily Benefit

LIFETIME BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	20 Day	100 Day	20 Day	100 Day
50	99.52	75.16	208.94	157.92
51	99.52	75.16	208.94	157.92
52	99.52	75.16	208.94	157.92
53	99.52	75.16	208.94	157.92
54	99.52	75.16	208.94	157.92
55	99.52	75.16	208.94	157.92
56	108.42	84.02	227.42	176.42
57	117.02	90.68	245.90	190.46
58	130.36	99.52	273.74	208.94
59	143.66	108.42	295.64	222.98
60	156.96	123.94	316.34	249.62
61	174.70	141.42	333.60	270.50
62	189.98	150.28	349.14	276.46
63	216.62	174.70	379.66	306.24
64	240.98	190.22	407.28	321.54
65	265.10	216.82	428.96	350.36
66	289.50	232.10	452.82	363.44
67	322.76	256.50	491.28	390.54
68	355.76	289.76	534.16	435.12
69	397.94	316.34	580.76	461.48
70	439.78	349.38	623.34	495.24
71	481.66	382.62	667.66	530.22
72	530.48	422.30	712.80	567.68
73	587.86	473.32	771.68	621.16
74	647.50	521.82	829.62	668.66
75	720.46	572.84	900.28	715.76
76	795.58	630.22	969.04	767.72
77	870.74	696.54	999.98	841.14
78	945.88	754.18	999.98	886.98
79	999.98	820.44	999.98	947.60

EXHIBIT VII

RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Annual Premiums with 4.4% Increase

Nursing Home Indemnity Policy
FORM: 30240-PA

Annual Premiums Per \$10 Daily Benefit

4 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	76.62	55.20	160.64	116.04
51	76.62	55.20	160.64	116.04
52	76.62	55.20	160.64	116.04
53	76.62	55.20	160.64	116.04
54	76.62	55.20	160.64	116.04
55	76.62	55.20	160.64	116.04
56	83.30	61.84	174.94	129.86
57	90.16	66.80	189.22	139.94
58	100.30	73.18	210.68	153.76
59	110.66	79.60	227.42	164.10
60	120.76	91.18	243.40	183.54
61	134.30	103.96	256.72	198.86
62	146.10	110.66	268.54	203.28
63	166.54	128.38	292.20	225.20
64	185.28	139.94	313.14	236.54
65	203.98	159.42	329.92	257.74
66	222.74	170.76	348.36	267.08
67	248.12	188.74	377.96	287.30
68	273.74	213.12	410.96	319.80
69	306.00	232.58	446.70	339.26
70	338.28	257.00	479.46	364.16
71	370.56	281.38	513.72	390.02
72	408.02	310.68	548.44	417.40
73	452.12	347.90	593.54	456.80
74	498.18	383.88	638.14	491.54
75	554.12	421.06	692.60	526.28
76	612.00	463.46	745.52	564.46
77	669.94	512.26	808.92	618.42
78	727.56	554.62	855.70	652.18
79	783.74	603.42	905.18	696.76

EXHIBIT VII

RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Annual Premiums with 4.4% Increase

Nursing Home Indemnity Policy
FORM: 30240-PA

Annual Premiums Per \$10 Daily Benefit

3 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	68.74	52.00	144.38	109.16
51	68.74	52.00	144.38	109.16
52	68.74	52.00	144.38	109.16
53	68.74	52.00	144.38	109.16
54	68.74	52.00	144.38	109.16
55	68.74	52.00	144.38	109.16
56	74.20	57.40	155.72	120.48
57	81.30	62.84	170.76	132.06
58	90.94	69.46	190.94	145.84
59	99.52	74.92	204.76	154.24
60	108.42	85.26	218.56	171.98
61	119.76	97.06	228.92	185.52
62	131.56	104.24	241.68	191.46
63	150.82	121.72	264.36	213.34
64	166.54	131.36	281.64	222.00
65	183.08	149.56	295.90	241.94
66	198.60	159.16	310.68	249.10
67	223.70	177.66	340.50	270.50
68	247.84	201.80	372.28	303.04
69	275.22	218.78	401.60	319.30
70	303.50	240.98	430.16	341.50
71	330.14	262.16	457.52	363.44
72	367.88	292.70	494.50	393.48
73	410.00	329.66	538.08	432.66
74	448.18	360.70	574.08	461.98
75	497.22	395.20	621.16	493.74
76	545.50	431.92	664.50	526.04
77	603.88	482.68	729.30	582.72
78	658.84	525.04	774.88	617.44
79	704.90	567.16	814.04	655.14

EXHIBIT VII

RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Annual Premiums with 4.4% Increase

Nursing Home Indemnity Policy
FORM: 30240-PA

Annual Premiums Per \$10 Daily Benefit

2 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	20 Day	100 Day	20 Day	100 Day
50	57.92	43.36	121.46	91.18
51	57.92	43.36	121.46	91.18
52	57.92	43.36	121.46	91.18
53	57.92	43.36	121.46	91.18
54	57.92	43.36	121.46	91.18
55	57.92	43.36	121.46	91.18
56	64.56	46.56	135.76	97.82
57	69.74	52.72	146.38	110.86
58	76.62	58.90	160.64	123.94
59	83.30	63.58	171.48	131.10
60	95.08	69.98	191.94	140.92
61	102.00	76.16	194.88	145.36
62	115.56	86.96	212.38	159.66
63	127.62	93.12	223.46	163.36
64	146.10	105.44	247.14	178.38
65	159.92	116.56	258.46	188.26
66	178.62	128.86	279.16	201.58
67	197.12	139.70	300.34	212.64
68	217.58	156.72	326.70	235.30
69	236.30	169.28	344.96	246.88
70	255.00	186.26	361.44	264.10
71	280.64	203.28	388.76	281.84
72	306.00	222.00	411.22	298.38
73	331.62	244.40	435.12	320.80
74	363.92	267.84	466.16	342.96
75	401.12	291.74	501.40	364.64
76	440.32	319.80	536.38	389.56
77	477.76	349.38	576.80	421.78
78	516.92	378.70	607.84	445.46
79	561.02	408.26	647.96	471.56
80		442.48		
81		477.98		
82		518.38		
83		558.78		
84		611.52		

SERFF Tracking #:	AERS-130983642	State Tracking #:	AERS-130983642	Company Tracking #:	30240 2017
State:	Pennsylvania	Filing Company:	RiverSource Life Insurance Company		
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified				
Product Name:	Long Term Care				
Project Name/Number:	30240 2017/30240 2017				

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA CovLtr_30240_20170620.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA ActMem_30240_20170620.pdf PA Supplement_30240_20170620.pdf PA ActMem_ExhibitVI_30240_20170620.xlsx PA Supplement_Attachments_30240_20170620.xlsx
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	NA
Attachment(s):	

State:	Pennsylvania	Filing Company:	RiverSource Life Insurance Company
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	30240 2017/30240 2017		

Item Status:	
Status Date:	
Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Third Party Document
Comments:	
Attachment(s):	Milliman_Involvement_PA_30160A_32100_RS_20170619.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Policy Forms
Comments:	
Attachment(s):	30240-PA.pdf 30263.pdf
Item Status:	

State:	Pennsylvania	Filing Company:	RiverSource Life Insurance Company
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	30240 2017/30240 2017		

Status Date:	
Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	Sample LTC Policyholder Notification Letter - On Waiver.pdf Sample LTC Policyholder Notification Letter - Not On Waiver.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	AERS-130983642	State Tracking #:	AERS-130983642	Company Tracking #:	30240 2017
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State:	Pennsylvania	Filing Company:	RiverSource Life Insurance Company		
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified				
Product Name:	Long Term Care				
Project Name/Number:	30240 2017/30240 2017				

Attachment PA ActMem_ExhibitVI_30240_20170620.xlsx is not a PDF document and cannot be reproduced here.

Attachment PA Supplement_Attachments_30240_20170620.xlsx is not a PDF document and cannot be reproduced here.

June 20, 2017

Honorable Teresa D. Miller
Insurance Commissioner
Pennsylvania Insurance Department

Via SERFF

RE: RiverSource Life Insurance Company ("RiverSource Life")
Company NAIC # 65005
Company FEIN # 41-0823832
SERFF Tracking # AERS-130983642
Policy Form: Nursing Home Indemnity Policy 30240-PA

Dear Commissioner Miller:

The referenced rate filing is being submitted by RiverSource Life Insurance Company (previously IDS Life Insurance Company) for your review.

30240-PA is an existing individual policy form providing benefits to individuals for confinement in a nursing home and was previously approved in 1989. This form was issued in Pennsylvania from February 1990 through September 1993, and is no longer being marketed in any state, and outside of Pennsylvania, was last issued in 1994.

The company is requesting the approval of a premium rate increase on the above-listed form. At this time, a premium rate increase of 4.4% is being requested on the nursing home portion of the premium only. Although a larger premium rate increase is currently supportable, to minimize the impact on policyowners to the extent we can, an increase of only 4.4% is being requested at this time. Unless emerging experience improves, we believe it is likely that additional premium rate increases will be requested in the future.

As noted in the Actuarial Memorandum, six prior premium rate increases have been approved and implemented on this form. A 35% increase was approved in January 2005 and implemented on each contract's next policy anniversary beginning in April 2005. A 15% increase was approved in April 2008 and implemented on each contract's next policy anniversary beginning in July 2008. A 10% increase was approved in June 2009 and implemented on each contract's next policy anniversary beginning in September 2009. A 4.5% increase was approved in March 2011 and implemented on each contract's next policy anniversary beginning in June 2011. A 15% increase was approved in May 2013 and implemented on each contract's next policy anniversary beginning in August 2013. A 15% increase was approved in September 2015 and implemented on each contract's next policy anniversary beginning in December 2015. These prior rate increases only applied to the nursing home portion of premium, including premium associated with the optional

benefit increase option rider; no increase has been or is being requested for the premium associated with the optional home care rider.

As with the prior rate increases, the company will offer insureds affected by the premium increase the option of reducing their policy benefit to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

The following electronic items are included in this submission:

- this cover letter;
- a letter from Milliman Inc. describing their involvement and review of this filing;
- an Actuarial Memorandum and Rate Schedules;
- a Supplement to the Actuarial Memorandum;
- copies of policy form 30240-PA and rider form 30263;
- a Microsoft Excel workbook containing Exhibit VI of the Actuarial Memorandum;
- a Microsoft Excel workbook containing Attachments 3 through 9 of the Supplement ; and
- copies of sample rate increase notification letters¹.

¹ In the future, slight variations in language in the letters may occur that do not materially change the information being provided to the policyholder. As the letters do not require Department approval, we understand that it will not be necessary to file each of these minor variations with the state of Pennsylvania.

The required retaliatory fee of \$125 will be paid using Electronic Funds Transfer (EFT).

Thank you for your assistance in reviewing this filing.

Respectfully,



Anju Gupta-Lavey, FSA, MAAA
Director - Actuary
RiverSource Life Insurance Company

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for 30240 Series

June 2017

Policy form 30240-PA is an individual policy form providing benefits to individuals for confinement in a nursing home. This form was issued in Pennsylvania from February 15, 1990 to September 15, 1993.

1. Purpose of Filing

This Actuarial Memorandum has been prepared for the purpose of demonstrating the compliance of the requested premium rate increase with the applicable laws of the State of Pennsylvania and with the rules of the Department and that the anticipated loss ratio of this policy form meets the minimum requirements of the state. It may not be appropriate for other purposes.

2. Description of Benefits

This is an individually underwritten policy form which pays a daily benefit for confinement in a nursing home. The payments commence after an elimination period of 20 or 100 days depending on the plan chosen. No prior hospitalization is required.

After discharge from the nursing home, a post confinement benefit is also payable for up to as many days as nursing home benefits were received. The amount paid will be equal to the following percentage of the daily benefit paid on the last day of the insured's most recent nursing home stay: 70% for the first 30 days, 60% for the next 30 days, and 50% for each day thereafter. The absolute maximum benefit period for both the nursing home benefit and the post confinement benefit is 2, 3, or 4 years, or unlimited, again depending on the plan chosen at issue. Premiums which become due during a nursing home stay after benefits have been paid for at least 90 days beyond the elimination period are waived.

Benefit eligibility for nursing home coverage is based on any one of the following: sickness or injury, 3 or more Activities of Daily Living ("ADL") deficiencies out of 6 ADLs, or cognitive impairment. As defined in the policy, the 6 ADLs are: Bathing, Dressing, Toileting, Continence, Transferring, and Feeding.

An insured can elect at issue an option that will increase the benefit by a fixed amount (5% of the initial benefit) per year from the second year through the anniversary following the insured's 85th birthday ("Simple BIO") or will increase the previous year's daily benefit by 5% per year from the second year on for life ("Compound BIO"). The benefit will remain level thereafter. The increasing benefit is applicable even if the policy is in claim status. Simple BIO is available in all states, whereas Compound BIO is only available in some states, not including Pennsylvania.

3. Renewability

This policy form is guaranteed renewable for life.

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for 30240 Series

June 2017

4. Applicability

This filing is applicable to inforce policies only, as this policy form is no longer being sold in the market. The premium changes will apply to the base form but not the optional home care rider.

5. Actuarial Assumptions

Exhibit I provides a comparison of the original pricing assumptions and the current assumptions used in this filing for morbidity, mortality, lapses and interest.

Exhibits II, III, IV and V provide experience analysis summaries for morbidity, mortality and lapse in support of the current rate increase assumptions.

The following discussion describes the actuarial assumptions used in the current rate increase analysis and summarizes our experience analysis in support of these current rate increase assumptions as well as the company's management of this block of business. We believe the current assumptions are justified by the underlying experience and that the changed assumptions from original pricing are reasonable.

Morbidity

Pricing frequencies and severities of claims were originally developed using statistics from the "1985 National Nursing Home Survey" published by the National Center for Health Statistics and input provided from RiverSource Life Insurance Company's ("RiverSource Life's") reinsurer. The expected frequencies and severities of claims were identifiable for the combinations of elimination periods and maximum benefit limits. This data represented the expected claim costs of the non-increasing benefit nursing home stay. A loading in claim costs was then applied for both the post confinement benefit and waiver of premium benefits. Claim costs for the increasing benefit plan were adjusted appropriately to reflect the 5% annual increase.

Currently assumed expected claim costs are the product of original pricing expected claim costs and actual-to-expected morbidity adjustment factors ("morbidity A/E factors"). The company took steps beginning in 2003 to improve claim experience by reviewing and tightening claim adjudication and care coordination practices where possible, which is reflected in a 5% reduction in expected claim costs for 2004 and later.

We conduct a morbidity study every year to analyze the current morbidity A/E factors. The analysis is done on a claim cost basis, rather than on a frequency and severity basis, which is not readily available. The current study includes actual emerging experience through anniversaries ending December 2015 and is based on 11,385 actual claims (6,761 lifetime and 4,624 non-lifetime).

The morbidity study compares actual incurred claims to expected incurred claims, where expected claims reflect the original pricing claim costs adjusted with the company's most recent set of morbidity A/E factors. If the resulting cumulative actual-to-expected ratio is near 100% while minimizing the squared error, no changes are made to the morbidity A/E factors. However, if the actual-to-expected ratio has shifted away from 100% or the

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for 30240 Series

June 2017

squared error is too high, we develop a new set of morbidity A/E factors and retest them until a good fit is found (measured by actual-to-expected ratio and squared error).

The currently assumed morbidity A/E factors are shown in the following tables:

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for 30240 Series

June 2017

Lifetime Benefit Morbidity Actual-to-Expected Adjustment Factors

Duration	Age at Issue						
	<53	53-57	58-62	63-67	68-72	73-77	78+
1	0.450	0.450	0.850	0.800	1.400	1.750	1.500
2	0.450	0.450	0.850	0.800	1.400	1.750	1.500
3	0.450	0.450	0.850	0.800	1.400	1.750	1.500
4	0.470	0.470	0.850	0.910	1.382	1.660	1.490
5	0.490	0.490	0.850	1.020	1.364	1.570	1.480
6	0.510	0.510	0.850	1.130	1.346	1.480	1.470
7	0.530	0.530	0.850	1.240	1.328	1.390	1.460
8	0.550	0.550	0.850	1.350	1.310	1.300	1.450
9	0.610	0.610	0.930	1.370	1.338	1.284	1.440
10	0.670	0.670	1.010	1.390	1.366	1.268	1.430
11	0.730	0.730	1.090	1.410	1.394	1.252	1.420
12	0.790	0.790	1.170	1.430	1.422	1.236	1.410
13	0.850	0.850	1.250	1.450	1.450	1.220	1.400
14	0.882	0.900	1.318	1.472	1.460	1.244	1.402
15	0.914	0.950	1.386	1.494	1.470	1.268	1.404
16	0.946	1.000	1.454	1.516	1.480	1.292	1.406
17	0.978	1.050	1.522	1.538	1.490	1.316	1.408
18	1.010	1.100	1.590	1.560	1.500	1.340	1.410
19	1.024	1.148	1.590	1.546	1.492	1.356	1.410
20	1.038	1.196	1.590	1.532	1.484	1.372	1.410
21	1.052	1.244	1.590	1.518	1.476	1.388	1.410
22	1.066	1.292	1.590	1.504	1.468	1.404	1.410
23	1.080	1.340	1.590	1.490	1.460	1.420	1.410
24	1.092	1.344	1.594	1.518	1.480	1.434	1.428
25	1.104	1.348	1.598	1.546	1.500	1.448	1.446
26	1.116	1.352	1.602	1.574	1.520	1.462	1.464
27	1.128	1.356	1.606	1.602	1.540	1.476	1.482
28	1.140	1.360	1.610	1.630	1.560	1.490	1.500
29	1.142	1.361	1.608	1.633	1.564	1.492	1.500
30	1.143	1.362	1.607	1.637	1.568	1.493	1.500
31	1.145	1.363	1.605	1.640	1.573	1.495	1.500
32	1.147	1.363	1.603	1.643	1.577	1.497	1.500
33	1.148	1.364	1.602	1.647	1.581	1.498	1.500
34	1.150	1.365	1.600	1.650	1.585	1.500	1.500
35	1.152	1.366	1.598	1.653	1.589	1.502	1.500
36	1.153	1.367	1.597	1.657	1.593	1.503	1.500
37	1.155	1.368	1.595	1.660	1.598	1.505	1.500
38	1.157	1.368	1.593	1.663	1.602	1.507	1.500
39	1.158	1.369	1.592	1.667	1.606	1.508	1.500
40+	1.160	1.370	1.590	1.670	1.610	1.510	1.500

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Non-Lifetime Benefit Morbidity Actual-to-Expected Adjustment Factors

Duration	Age at Issue							
	<53	53-57	58-62	63-67	68-72	73-77	78-82	83+
1	0.200	0.200	0.250	0.550	0.800	0.950	1.450	1.730
2	0.200	0.200	0.250	0.550	0.800	0.950	1.450	1.730
3	0.200	0.200	0.250	0.550	0.800	0.950	1.450	1.730
4	0.220	0.220	0.350	0.580	0.810	0.972	1.450	1.730
5	0.240	0.240	0.450	0.610	0.820	0.994	1.450	1.730
6	0.260	0.260	0.550	0.640	0.830	1.016	1.450	1.730
7	0.280	0.280	0.650	0.670	0.840	1.038	1.450	1.730
8	0.300	0.300	0.750	0.700	0.850	1.060	1.450	1.730
9	0.310	0.334	0.760	0.784	0.902	1.098	1.436	1.718
10	0.320	0.368	0.770	0.868	0.954	1.136	1.422	1.706
11	0.330	0.402	0.780	0.952	1.006	1.174	1.408	1.694
12	0.340	0.436	0.790	1.036	1.058	1.212	1.394	1.682
13	0.350	0.470	0.800	1.120	1.110	1.250	1.380	1.670
14	0.402	0.520	0.870	1.138	1.174	1.250	1.360	1.686
15	0.454	0.570	0.940	1.156	1.238	1.250	1.340	1.702
16	0.506	0.620	1.010	1.174	1.302	1.250	1.320	1.718
17	0.558	0.670	1.080	1.192	1.366	1.250	1.300	1.734
18	0.610	0.720	1.150	1.210	1.430	1.250	1.280	1.750
19	0.674	0.772	1.154	1.272	1.416	1.258	1.308	1.768
20	0.738	0.824	1.158	1.334	1.402	1.266	1.336	1.786
21	0.802	0.876	1.162	1.396	1.388	1.274	1.364	1.804
22	0.866	0.928	1.166	1.458	1.374	1.282	1.392	1.822
23	0.930	0.980	1.170	1.520	1.360	1.290	1.420	1.840
24	0.938	0.978	1.170	1.526	1.360	1.298	1.422	1.840
25	0.946	0.976	1.170	1.532	1.360	1.306	1.424	1.840
26	0.954	0.974	1.170	1.538	1.360	1.314	1.426	1.840
27	0.962	0.972	1.170	1.544	1.360	1.322	1.428	1.840
28	0.970	0.970	1.170	1.550	1.360	1.330	1.430	1.840
29	0.974	0.974	1.171	1.549	1.362	1.330	1.430	1.839
30	0.978	0.978	1.172	1.548	1.363	1.330	1.430	1.838
31	0.983	0.983	1.173	1.548	1.365	1.330	1.430	1.838
32	0.987	0.987	1.173	1.547	1.367	1.330	1.430	1.837
33	0.991	0.991	1.174	1.546	1.368	1.330	1.430	1.836
34	0.995	0.995	1.175	1.545	1.370	1.330	1.430	1.835
35	0.999	0.999	1.176	1.544	1.372	1.330	1.430	1.834
36	1.003	1.003	1.177	1.543	1.373	1.330	1.430	1.833
37	1.008	1.008	1.178	1.543	1.375	1.330	1.430	1.833
38	1.012	1.012	1.178	1.542	1.377	1.330	1.430	1.832
39	1.016	1.016	1.179	1.541	1.378	1.330	1.430	1.831
40+	1.020	1.020	1.180	1.540	1.380	1.330	1.430	1.830

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Professional judgment is applied to create morbidity A/E factors for periods beyond that for which there is actual experience available. It has been credibly observed on older forms, including 30240, that experience has been favorable at younger attained ages but much worse than priced for at older attained ages. Thus we believe morbidity A/E factors that increase by duration are appropriate.

Exhibit II provides a comparison of actual and expected experience, where expected experience reflects the claim costs using current morbidity A/E factors. As shown in this exhibit, the ratio total actual-to-expected claims using the current morbidity A/E factors is 100.0%. Actual claim counts split by issue age band are also displayed in Exhibit II.

Mortality

We conduct a mortality study every year to develop durational mortality actual-to-expected adjustment factors ("mortality A/E factors") that are applied to the 1983 Individual Annuity Mortality ("IAM") Basic table. The mortality study is based on actual experience for all long-term care ("LTC") policies combined. The current study includes all 48,645 deaths on LTC policies incurred for policy anniversaries in 2000 through policy anniversaries in 2015.

The current mortality A/E factors were developed subject to the constraint that the factors must be non-decreasing by duration. The mortality A/E factors are assumed to differ by issue age band, since the selection period is expected to be shorter at older issue ages.

At the older issue ages, mortality increases to approximately 100% of the table. In general, that has not been the case through duration 23 for younger issue ages, but we expect that it would as insureds reach a very advanced age. For this reason the effect of selection is extended up to duration 35 for younger issue ages.

Exhibit III provides a comparison of actual and expected deaths, where the expected basis reflects the 1983 IAM Basic mortality with the currently assumed mortality A/E factors. The mortality A/E factors fit the observed data very well with the resulting ratio of actual-to-expected deaths at or near 100%.

Lapse Rates

We conduct a lapse study each year to develop a best estimate lapse assumption. The lapse study is based on actual experience for all LTC policies combined. The current study includes all 37,181 lapses on LTC policies for policy anniversaries in 2000 through policy anniversaries in 2015, including 12,646 lapses in durations 8 and later. The exposure and actual lapses close to the implementation of rate increases are excluded from this analysis. For non-lifetime benefits, lapses include policies that have maximized their benefits.

Lapse experience varies by issue age and benefit type (lifetime benefit versus non-lifetime benefit). We applied judgment to the results of the lapse study to develop the best estimate lapse assumption. For later durations, we often looked at several durations' experience together to improve credibility. We also made an effort to reflect that lapse rates seem to increase some at older attained ages.

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Exhibit IV provides a comparison of the actual and expected lapse experience, where the expected basis shown in this exhibit reflects the currently assumed lapse rates. As shown in this exhibit, currently assumed ultimate lapse rates range from 1.1% to 6.0% based on issue age band and benefit category (lifetime and non-lifetime).

We also conduct a study each year to develop best estimate assumptions for shock lapses and benefit reductions associated with different levels of rate increase. Exhibit V provides the additional lapses and risk amount reductions experienced by the company at different levels of rate increase. Based on our actual experience, in the year of rate increase notification to policyholders, an additional 1.0% of inforce policyholders is assumed to lapse, and a 0.3% reduction in benefits due to election of reduced benefit options is also assumed.

We have experienced much stronger customer loyalty than anticipated at the time the LTC policy forms were initially priced. The resulting high policy persistency has unfortunately had an adverse impact on loss ratios.

Adverse Selection

Adverse selection of 1.3% in the year of rate increase notification to policyholders grading down to 0% in the 3rd year after rate increase notification is assumed.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate, except that commission rates were reduced in 2005, 2008, 2009, 2013 and 2016 so that total commissions paid before and after past sought nationwide increases in premium are similar.

The above assumptions are based on actual inforce experience of RiverSource Life and are deemed reasonable for this particular policy form; they do not include any provision for profit or contingencies.

6. Marketing Method

This policy form was marketed by agents of RiverSource Life.

7. Underwriting Description

This policy form was fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

8. Premiums

Premiums are unisex and payable for life. The premiums vary by issue age, the benefit limit, the initial daily benefit, the elimination period, and the Benefit Increase Option.

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9. Issue Age Range

The issue ages are from 50 to 79 except for the benefit structure with 2-year benefit period, 100-day elimination period with no Benefit Increase Option, which is issued to age 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on inforce count as of December 31, 2016) are applied to the annual premium ("AP"):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.0000*AP + 0.0	45.9%
Semi-Annual	0.5020*AP+ 0.4	10.5%
Quarterly	0.2580*AP+ 0.5	8.7%
Monthly	0.0868*AP+ 0.6	34.9%

12. Active Life Reserves

Active life reserves, although they have significant impact, have not been used in this rate increase analysis, except as shown in the Supplement to this Actuarial Memorandum.

13. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

14. Past and Future Policy Experience

Nationwide experience for policy form 30240 is shown in Exhibit VI, including any previously implemented premium rate increases as described below in section 15.

Historical experience is shown by claim incurral year with the loss ratio for each calendar year. The following formula provides an illustration of the historical loss ratio calculation for each calendar year:

$$LR_j = \frac{\sum_k \sum_t Pmt_t^k * v^{t-k} + \sum_k ({}_jCR_{ValDate}^k + {}_jIBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

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LR_j = loss ratio for year j

${}_jPmt_t^k$ = claim payments at time t for claims incurred at time k in year j

${}_jCR_{ValDate}^k$ = open claim reserve held on December 31, 2016 for claims incurred at time k
in year j

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2016 attributable to
claims incurred at time k in year j

EP_j = earned premium in year j

$ValDate$ = December 31, 2016

j = year of claim incurral

k = date of claim incurral

t = date of claim payment

$v = 1 / 1.045 = 0.956938$

A historical annual loss ratio is calculated, without and with interest, as historical incurred claims divided by historical earned premiums. Historical earned premiums used in Exhibit VI are calculated based on the issue and, if appropriate, termination date for each policy. Historical incurred claims used in Exhibit VI are determined by discounting claim payments and open claim reserves to the actual original loss date for each claim and by discounting IBNR to the time it is assumed to occur. These items are then summed to produce a total for each calendar year. For purposes of accumulating historical experience for a historical or for a lifetime loss ratio calculation, these calendar year totals are assumed to represent a mid-year value.

A future annual loss ratio is calculated, without and with interest, as anticipated incurred claims divided by anticipated earned premiums. Anticipated earned premiums and incurred claims are projected on a seriatim basis and then summed to produce a total for each calendar year. For purposes of discounting projected future experience for an anticipated or for a lifetime loss ratio calculation, these calendar year totals are assumed to represent a mid-year value.

A lifetime loss ratio as of December 31, 2016 is calculated as the sum of accumulated historical experience and discounted future experience where accumulation and discounting of the total for each calendar year occur at 4.5% and assume mid-year values.

15. History of Previous Rate Revisions

Six prior premium rate increases have been approved and implemented on this form. A 35% increase was approved in January 2005 and implemented on each contract's next

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policy anniversary beginning in April 2005. A 15% increase was approved in April 2008 and implemented on each contract's next policy anniversary beginning in July 2008. A 10% increase was approved in June 2009 and implemented on each contract's next policy anniversary beginning in September 2009. A 4.5% increase was approved in March 2011 and implemented on each contract's next policy anniversary beginning in June 2011. A 15% increase was approved in May 2013 and implemented on each contract's next policy anniversary beginning in August 2013. A 15% increase was approved in September 2015 and implemented on each contract's next policy anniversary beginning in December 2015.

The actual and projected premiums in Exhibit VI reflect the accumulated rate increases as approved in Pennsylvania and implemented from 2005 through 2016 on a nationwide basis.

16. Requested Premium Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

The company is requesting a premium rate increase of 4.4%.

Projected experience assuming the requested premium rate increase is implemented is shown in Exhibit VI. As shown in this exhibit, the expected lifetime loss ratio before and after the requested premium rate increase exceeds the minimum loss ratio of 60%.

Corresponding premium rate tables with the requested rate increase are provided in Exhibit VII.

17. Pennsylvania Average Annual Premium (Nursing Home Annual Premium Based on December 31, 2016 Inforce)

Before increase: \$1,505
After increase: \$1,572

These values assume all previously approved premium rate increases have been implemented.

18. Proposed Effective Date

This rate increase will apply to policies on their policy anniversary date following a 60-day policyholder notification period.

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19. Nationwide Distribution of Business as of December 31, 2016 (based on inforce count)

By Issue Age:

Issue Ages	Percent Distribution
<55	11.8%
55-59	29.7%
60-64	36.8%
65-69	17.6%
70-74	3.9%
75-79	0.2%
>79	<0.1%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	32.1%
100-day	67.9%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	3.3%
3-Year	6.4%
4-Year	21.7%
Unlimited	68.6%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	36.9%
Simple to Age 85	61.5%
Compound for Life	1.6%

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By Gender :

Gender	Percent Distribution
Female	67.8%
Male	32.2%

20. Number of Policyholders

As of December 31, 2016, the number of policies and annual nursing home premium inforce, assuming all premium rate increases previously approved in Pennsylvania have been implemented in both the state and nationwide, is:

	Number of Insureds	Nursing Home Annual Premium
Pennsylvania	694	\$1,044,747
Nationwide	10,508	\$15,714,895

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21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

I believe this rate filing is in compliance with the applicable laws of the State of Pennsylvania and with the rules of the Department. This Actuarial Memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the State where of Pennsylvania. Furthermore, the actuarial assumptions are appropriate. In my opinion, the rates are not excessive or unfairly discriminatory. This rate filing will progress toward premium adequacy but may not be sufficient to prevent future rate action. Therefore, benefits cannot be certified as reasonable in relation to premiums.



Anju Gupta-Lavey, FSA, MAAA
Director - Actuary
RiverSource Life Insurance Company
Date: June 20, 2017

EXHIBIT I
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison
Policy Form: 30240

Morbidity Assumptions	
Original Pricing Assumptions: Pricing frequencies and severities of claims were originally developed using statistics from the "1985 National Nursing Home Survey" published by the National Center for Health Statistics and input provided from RiverSource Life's reinsurer. The expected frequencies and severities of claims were identifiable for the combinations of elimination periods and maximum benefit limits. This data represented the expected claim costs of the non-increasing benefit nursing home stay. A loading in claim costs was then applied for both the post confinement benefit and waiver of premium benefits. Claim costs for the increasing benefit plan were adjusted appropriately to reflect the 5% annual increase.	
The following selection factors were used:	
Duration	Factor
1	40%
2	50%
3	60%
4	70%
5	80%
6	90%
7+	100%

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Morbidity Assumptions							
<p>Current Assumptions: Currently assumed claim costs are the product of original pricing expected claim costs and actual-to-expected morbidity adjustment factor. The company took steps beginning in 2003 to improve claim experience by reviewing and tightening claim adjudication and care coordination practices where possible, which is reflected in a 5% reduction in expected claim costs for 2004 and later. The morbidity actual-to-expected adjustment factors were developed from actual emerging experience through anniversaries ending December 2015.</p>							
Lifetime Benefit Actual-to-Expected Adjustment Factors							
Duration	Issue Age Band						
	<53	53-57	58-62	63-67	68-72	73-77	78+
1	0.450	0.450	0.850	0.800	1.400	1.750	1.500
2	0.450	0.450	0.850	0.800	1.400	1.750	1.500
3	0.450	0.450	0.850	0.800	1.400	1.750	1.500
4	0.470	0.470	0.850	0.910	1.382	1.660	1.490
5	0.490	0.490	0.850	1.020	1.364	1.570	1.480
6	0.510	0.510	0.850	1.130	1.346	1.480	1.470
7	0.530	0.530	0.850	1.240	1.328	1.390	1.460
8	0.550	0.550	0.850	1.350	1.310	1.300	1.450
9	0.610	0.610	0.930	1.370	1.338	1.284	1.440
10	0.670	0.670	1.010	1.390	1.366	1.268	1.430
11	0.730	0.730	1.090	1.410	1.394	1.252	1.420
12	0.790	0.790	1.170	1.430	1.422	1.236	1.410
13	0.850	0.850	1.250	1.450	1.450	1.220	1.400
14	0.882	0.900	1.318	1.472	1.460	1.244	1.402
15	0.914	0.950	1.386	1.494	1.470	1.268	1.404
16	0.946	1.000	1.454	1.516	1.480	1.292	1.406
17	0.978	1.050	1.522	1.538	1.490	1.316	1.408
18	1.010	1.100	1.590	1.560	1.500	1.340	1.410
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25	1.104	1.348	1.598	1.546	1.500	1.448	1.446
26	1.116	1.352	1.602	1.574	1.520	1.462	1.464
27	1.128	1.356	1.606	1.602	1.540	1.476	1.482
28	1.140	1.360	1.610	1.630	1.560	1.490	1.500
29	1.142	1.361	1.608	1.633	1.564	1.492	1.500
30	1.143	1.362	1.607	1.637	1.568	1.493	1.500
31	1.145	1.363	1.605	1.640	1.573	1.495	1.500
32	1.147	1.363	1.603	1.643	1.577	1.497	1.500
33	1.148	1.364	1.602	1.647	1.581	1.498	1.500
34	1.150	1.365	1.600	1.650	1.585	1.500	1.500
35	1.152	1.366	1.598	1.653	1.589	1.502	1.500
36	1.153	1.367	1.597	1.657	1.593	1.503	1.500
37	1.155	1.368	1.595	1.660	1.598	1.505	1.500
38	1.157	1.368	1.593	1.663	1.602	1.507	1.500
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40+	1.160	1.370	1.590	1.670	1.610	1.510	1.500

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RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison
Policy Form: 30240

Morbidity Assumptions								
Current Assumptions (continued):								
Non-Lifetime Benefit Actual-to-Expected Adjustment Factors								
Duration	Issue Age Band							
	<53	53-57	58-62	63-67	68-72	73-77	78-82	83+
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3	0.200	0.200	0.250	0.550	0.800	0.950	1.450	1.730
4	0.220	0.220	0.350	0.580	0.810	0.972	1.450	1.730
5	0.240	0.240	0.450	0.610	0.820	0.994	1.450	1.730
6	0.260	0.260	0.550	0.640	0.830	1.016	1.450	1.730
7	0.280	0.280	0.650	0.670	0.840	1.038	1.450	1.730
8	0.300	0.300	0.750	0.700	0.850	1.060	1.450	1.730
9	0.310	0.334	0.760	0.784	0.902	1.098	1.436	1.718
10	0.320	0.368	0.770	0.868	0.954	1.136	1.422	1.706
11	0.330	0.402	0.780	0.952	1.006	1.174	1.408	1.694
12	0.340	0.436	0.790	1.036	1.058	1.212	1.394	1.682
13	0.350	0.470	0.800	1.120	1.110	1.250	1.380	1.670
14	0.402	0.520	0.870	1.138	1.174	1.250	1.360	1.686
15	0.454	0.570	0.940	1.156	1.238	1.250	1.340	1.702
16	0.506	0.620	1.010	1.174	1.302	1.250	1.320	1.718
17	0.558	0.670	1.080	1.192	1.366	1.250	1.300	1.734
18	0.610	0.720	1.150	1.210	1.430	1.250	1.280	1.750
19	0.674	0.772	1.154	1.272	1.416	1.258	1.308	1.768
20	0.738	0.824	1.158	1.334	1.402	1.266	1.336	1.786
21	0.802	0.876	1.162	1.396	1.388	1.274	1.364	1.804
22	0.866	0.928	1.166	1.458	1.374	1.282	1.392	1.822
23	0.930	0.980	1.170	1.520	1.360	1.290	1.420	1.840
24	0.938	0.978	1.170	1.526	1.360	1.298	1.422	1.840
25	0.946	0.976	1.170	1.532	1.360	1.306	1.424	1.840
26	0.954	0.974	1.170	1.538	1.360	1.314	1.426	1.840
27	0.962	0.972	1.170	1.544	1.360	1.322	1.428	1.840
28	0.970	0.970	1.170	1.550	1.360	1.330	1.430	1.840
29	0.974	0.974	1.171	1.549	1.362	1.330	1.430	1.839
30	0.978	0.978	1.172	1.548	1.363	1.330	1.430	1.838
31	0.983	0.983	1.173	1.548	1.365	1.330	1.430	1.838
32	0.987	0.987	1.173	1.547	1.367	1.330	1.430	1.837
33	0.991	0.991	1.174	1.546	1.368	1.330	1.430	1.836
34	0.995	0.995	1.175	1.545	1.370	1.330	1.430	1.835
35	0.999	0.999	1.176	1.544	1.372	1.330	1.430	1.834
36	1.003	1.003	1.177	1.543	1.373	1.330	1.430	1.833
37	1.008	1.008	1.178	1.543	1.375	1.330	1.430	1.833
38	1.012	1.012	1.178	1.542	1.377	1.330	1.430	1.832
39	1.016	1.016	1.179	1.541	1.378	1.330	1.430	1.831
40+	1.020	1.020	1.180	1.540	1.380	1.330	1.430	1.830
The following adverse selection factors are used:								
Year of Policyholder Notification	With Requested Increase							
1	1.30%							
2	0.30%							
3	0.00%							

EXHIBIT I
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison
Policy Form: 30240

Mortality Assumptions						
Original Pricing Assumptions:						
1983 Individual Annuity Mortality Basic Table						
Current Assumptions:						
1983 Individual Annuity Mortality Basic Table with A/E factors consistent with experience						
Mortality Actual-to-Expected Adjustment Factors						
Duration	Issue Age Band					
	<58	58-62	63-67	68-72	73-77	78+
1	20%	20%	25%	20%	20%	25%
2	25%	35%	40%	30%	25%	25%
3	35%	45%	45%	40%	40%	40%
4	40%	50%	45%	45%	45%	45%
5	45%	50%	45%	55%	50%	55%
6	50%	50%	55%	55%	60%	60%
7	50%	55%	60%	60%	65%	65%
8	50%	55%	60%	60%	70%	75%
9	50%	55%	66%	71%	73%	88%
10	55%	66%	66%	74%	73%	88%
11	57%	66%	71%	78%	74%	88%
12	57%	66%	71%	78%	88%	89%
13	57%	66%	73%	83%	88%	94%
14	57%	67%	73%	88%	89%	94%
15	57%	67%	74%	88%	95%	94%
16	57%	67%	81%	88%	95%	100%
17	59%	69%	81%	91%	101%	101%
18	59%	69%	84%	95%	101%	101%
19	68%	73%	84%	96%	101%	101%
20	68%	75%	85%	96%	101%	105%
21	72%	78%	85%	100%	105%	105%
22	75%	80%	90%	105%	105%	110%
23	78%	85%	90%	105%	110%	110%
24	83%	87%	90%	105%	110%	110%
25	83%	90%	100%	105%	110%	110%
26	85%	90%	100%	105%	110%	110%
27	87%	90%	100%	105%	110%	110%
28	87%	95%	100%	105%	110%	110%
29	90%	95%	100%	105%	110%	110%
30	90%	100%	100%	105%	110%	110%
31	90%	100%	100%	105%	110%	110%
32	95%	100%	100%	105%	110%	110%
33	95%	100%	100%	105%	110%	110%
34	95%	100%	100%	105%	110%	110%
35+	100%	100%	100%	105%	110%	110%

EXHIBIT I
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison
Policy Form: 30240

Lapse Assumptions							
Original Pricing Assumptions:							
	Duration	Rate					
	1	8%					
	2	7%					
	3	6%					
	4+	5%					
Current Assumptions:							
Lifetime Benefit				Non-Lifetime Benefit			
Duration	Issue Age Band			Duration	Issue Age Band		
	<63	63-72	73+		<63	63-72	73+
1	6.90%	6.80%	7.00%	1	6.90%	7.10%	5.30%
2	6.50%	4.50%	3.50%	2	6.00%	4.80%	4.60%
3	4.80%	3.50%	3.50%	3	4.20%	3.30%	3.10%
4	3.60%	2.60%	1.90%	4	3.10%	2.90%	2.90%
5	2.60%	1.90%	1.30%	5	2.30%	2.00%	2.20%
6	1.90%	1.60%	1.30%	6	1.70%	1.90%	2.10%
7	1.50%	1.10%	1.30%	7	1.50%	1.60%	2.30%
8	1.10%	1.10%	1.30%	8	1.20%	1.40%	2.40%
9	1.06%	1.08%	1.30%	9	1.10%	1.30%	2.50%
10	0.85%	1.15%	1.30%	10	1.00%	1.30%	3.30%
11	0.80%	1.00%	1.30%	11	1.00%	1.40%	3.60%
12	0.65%	0.85%	1.40%	12	0.90%	1.40%	3.80%
13	0.65%	0.87%	1.40%	13	0.80%	1.40%	3.80%
14	0.65%	0.87%	1.50%	14	0.80%	1.40%	4.80%
15	0.60%	0.95%	1.50%	15	0.80%	1.70%	4.80%
16	0.60%	1.05%	1.70%	16	0.80%	1.70%	5.20%
17	0.60%	1.05%	1.70%	17	1.00%	1.90%	5.20%
18	0.60%	1.20%	1.80%	18	1.10%	2.00%	6.00%
19	0.60%	1.20%	1.80%	19	1.10%	2.30%	6.00%
20	0.65%	1.20%	1.90%	20	1.10%	2.80%	6.00%
21	0.70%	1.20%	1.90%	21	1.10%	3.00%	6.00%
22	0.75%	1.20%	2.00%	22	1.10%	3.30%	6.00%
23	0.80%	1.20%	2.00%	23	1.10%	3.40%	6.00%
24	0.90%	1.25%	2.00%	24	1.20%	3.50%	6.00%
25	0.95%	1.25%	2.00%	25	1.40%	3.60%	6.00%
26	0.95%	1.25%	2.00%	26	1.50%	3.80%	6.00%
27	1.00%	1.25%	2.00%	27	1.60%	4.00%	6.00%
28	1.00%	1.25%	2.00%	28	2.10%	4.20%	6.00%
29	1.00%	1.25%	2.00%	29	2.40%	4.40%	6.00%
30	1.00%	1.30%	2.00%	30	2.60%	4.50%	6.00%
31	1.10%	1.30%	2.00%	31	2.90%	4.50%	6.00%
32	1.10%	1.30%	2.00%	32	3.10%	4.50%	6.00%
33	1.10%	1.30%	2.00%	33	3.20%	4.50%	6.00%
34	1.10%	1.30%	2.00%	34	3.30%	4.50%	6.00%
35	1.10%	1.35%	2.00%	35	3.40%	4.50%	6.00%
36	1.10%	1.35%	2.00%	36	3.50%	4.50%	6.00%
37	1.10%	1.35%	2.00%	37	3.50%	4.50%	6.00%
38	1.10%	1.35%	2.00%	38	3.50%	4.50%	6.00%
39	1.10%	1.35%	2.00%	39	3.50%	4.50%	6.00%
40+	1.10%	1.40%	2.00%	40+	3.50%	4.50%	6.00%
In the year of rate increase notification to policyholders, an additional 1.0% of inforce policyholders is assumed to lapse, and a 0.3% reduction in benefits due to election of reduced benefit options is also assumed.							

Interest Rate Assumptions	
Original Pricing Assumption:	5.00%
Current Assumption:	4.50%

EXHIBIT II
RiverSource Life Insurance Company
Nationwide Nursing Home Claim Experience
For Policy Anniversaries through 2015
Policy Form: 30240
Expected Claims Based on Current Assumptions

SPLIT BY BENEFIT PERIOD AND DURATION									
Duration	Lifetime Benefit Period			Non-Lifetime Benefit Period			All		
	Actual	Expected	A/E	Actual	Expected	A/E	Actual	Expected	A/E
1	789,358	676,876	116.6%	384,639	462,063	83.2%	1,173,997	1,138,939	103.1%
2	2,580,958	2,391,778	107.9%	1,263,462	1,500,230	84.2%	3,844,419	3,892,008	98.8%
3	4,939,263	4,763,490	103.7%	2,432,574	2,740,680	88.8%	7,371,838	7,504,170	98.2%
4	6,348,745	6,634,381	95.7%	4,640,887	3,719,913	124.8%	10,989,632	10,354,295	106.1%
5	7,285,341	7,958,321	91.5%	4,217,664	4,375,582	96.4%	11,503,005	12,333,903	93.3%
6	12,153,321	9,527,442	127.6%	4,530,005	5,136,174	88.2%	16,683,325	14,663,616	113.8%
7	10,444,924	11,871,505	88.0%	6,278,334	6,257,812	100.3%	16,723,258	18,129,317	92.2%
8	12,299,742	13,212,730	93.1%	6,290,152	6,891,733	91.3%	18,589,893	20,104,463	92.5%
9	14,384,876	14,931,388	96.3%	8,747,145	7,630,684	114.6%	23,132,021	22,562,072	102.5%
10	15,161,922	16,875,673	89.8%	6,621,584	8,367,368	79.1%	21,783,506	25,243,041	86.3%
11	19,724,033	19,010,246	103.8%	9,952,709	9,159,436	108.7%	29,676,742	28,169,682	105.3%
12	20,671,573	21,251,351	97.3%	9,268,660	9,942,837	93.2%	29,940,233	31,194,188	96.0%
13	24,076,297	23,352,902	103.1%	10,728,196	10,593,517	101.3%	34,804,493	33,946,418	102.5%
14	23,942,033	25,375,279	94.4%	10,933,730	11,088,066	98.6%	34,875,763	36,463,345	95.6%
15	26,983,433	27,148,457	99.4%	10,887,693	11,589,742	93.9%	37,871,126	38,738,198	97.8%
16	29,717,867	29,398,573	101.1%	11,248,745	12,118,621	92.8%	40,966,612	41,517,194	98.7%
17	31,840,582	31,772,546	100.2%	12,918,329	12,702,025	101.7%	44,758,911	44,474,571	100.6%
18	37,558,468	34,020,846	110.4%	13,966,773	13,269,680	105.3%	51,525,241	47,290,527	109.0%
19	39,129,955	35,557,716	110.0%	13,108,624	13,619,208	96.3%	52,238,579	49,176,924	106.2%
20	37,022,430	36,884,843	100.4%	17,080,717	13,852,705	123.3%	54,103,147	50,737,547	106.6%
21	36,894,813	37,908,349	97.3%	12,518,506	13,922,352	89.9%	49,413,319	51,830,701	95.3%
22	43,777,856	38,426,489	113.9%	14,956,536	13,793,216	108.4%	58,734,391	52,219,706	112.5%
23	32,129,965	36,065,300	89.1%	12,925,693	12,473,379	103.6%	45,055,658	48,538,679	92.8%
24	24,526,455	26,761,234	91.6%	9,025,880	8,391,481	107.6%	33,552,334	35,152,715	95.4%
25	13,614,548	16,123,423	84.4%	4,622,746	4,559,655	101.4%	18,237,293	20,683,078	88.2%
26	1,393,039	2,452,214	56.8%	294,054	786,376	37.4%	1,687,094	3,238,590	52.1%
Total	529,391,796	530,353,353	99.8%	219,844,035	218,944,534	100.4%	749,235,831	749,297,887	100.0%

SPLIT BY ISSUE AGE				
Issue Age	Actual	Expected	A/E	Claim Count
<53	3,408,297	3,242,906	105.1%	37
53-57	27,439,640	28,371,881	96.7%	280
58-62	130,830,080	127,329,262	102.7%	1,381
63-67	237,903,223	236,409,953	100.6%	3,080
68-72	200,634,132	202,687,889	99.0%	3,319
73-77	106,824,987	108,131,397	98.8%	2,125
78-82	37,685,796	38,412,386	98.1%	984
83+	4,509,675	4,712,213	95.7%	179
Total	749,235,831	749,297,887	100.0%	11,385

EXHIBIT III
RiverSource Life Insurance Company
Long-Term Care Mortality Experience
For Policy Anniversaries in 2000 through Policy Anniversaries in 2015
Experience Includes All Long-Term Care Forms Combined
Expressing Deaths in Terms of Policy Count
Expected Deaths Based on Current Assumptions

SUMMARY BY DURATION				
Duration	Actual Deaths	Expected Deaths	A/E	Difference
1	100	98	102%	2
2	216	218	99%	(2)
3	418	399	105%	19
4	531	544	98%	(13)
5	811	800	101%	11
6	1,130	1,114	101%	16
7	1,470	1,434	103%	36
8	1,731	1,726	100%	5
9	2,152	2,173	99%	(21)
10	2,638	2,657	99%	(19)
11	3,205	3,200	100%	5
12	3,474	3,507	99%	(33)
13	3,652	3,681	99%	(29)
14	3,631	3,686	99%	(55)
15	3,549	3,637	98%	(88)
16	3,436	3,455	99%	(19)
17	3,149	3,157	100%	(8)
18	2,895	2,876	101%	19
19	2,619	2,637	99%	(18)
20	2,129	2,142	99%	(13)
21	1,773	1,784	99%	(11)
22	1,478	1,486	99%	(8)
23	1,139	1,130	101%	9
24	771	803	96%	(32)
25	471	466	101%	5
26	77	71	109%	6
Total	48,645	48,881	100%	(236)

SUMMARY BY ISSUE AGE				
Issue Age	Actual Deaths	Expected Deaths	A/E	Difference
<43	27	31	88%	(4)
43-47	174	185	94%	(11)
48-52	1,212	1,258	96%	(46)
53-57	3,740	3,724	100%	16
58-62	8,573	8,612	100%	(39)
63-67	12,554	12,580	100%	(26)
68-72	11,825	11,875	100%	(50)
73-77	7,381	7,413	100%	(32)
78-82	2,793	2,826	99%	(33)
83+	366	377	97%	(11)
Total	48,645	48,881	100%	(236)

SUMMARY BY ALL DURATION / ISSUE AGE CELLS			
Actual Deaths	Expected Deaths	A/E	Difference
48,645	48,881	100%	(236)

EXHIBIT IV
RiverSource Life Insurance Company
Long-Term Care Lapse Experience
For Policy Anniversaries in 2000 through Policy Anniversaries in 2015
Experience Includes All Long-Term Care Forms Combined
Expressing Lapses in Terms of Policy Count
Expected Lapses Based on Current Assumptions

LIFETIME BENEFIT PERIOD																
Duration	Issue Ages 35-62				Issue Ages 63-72				Issue Ages 73+				All Issue Ages			
	Lapses	Actual Exposure	Rate	Expected Lapses	Lapses	Actual Exposure	Rate	Expected Lapses	Lapses	Actual Exposure	Rate	Expected Lapses	Lapses	Actual Exposure	Rate	Expected Lapses
1	1,352	19,701	6.9%	6.9%	261	3,859	6.8%	6.8%	37	529	7.0%	7.0%	1,650	24,088	6.8%	6.9%
2	1,669	25,851	6.5%	6.5%	265	5,869	4.5%	4.5%	30	856	3.5%	3.5%	1,964	32,576	6.0%	6.1%
3	1,552	32,493	4.8%	4.8%	287	8,144	3.5%	3.5%	42	1,213	3.5%	3.5%	1,881	41,850	4.5%	4.5%
4	1,416	39,280	3.6%	3.6%	265	10,078	2.6%	2.6%	29	1,494	1.9%	1.9%	1,710	50,852	3.4%	3.4%
5	1,270	48,520	2.6%	2.6%	254	13,213	1.9%	1.9%	27	2,028	1.3%	1.3%	1,551	63,762	2.4%	2.4%
6	967	52,208	1.9%	1.9%	255	15,516	1.6%	1.6%	31	2,497	1.2%	1.3%	1,253	70,220	1.8%	1.8%
7	773	52,358	1.5%	1.5%	195	16,645	1.2%	1.1%	48	2,770	1.7%	1.3%	1,016	71,773	1.4%	1.4%
8	550	50,915	1.1%	1.1%	195	17,353	1.1%	1.1%	38	2,869	1.3%	1.3%	783	71,137	1.1%	1.1%
9	498	47,453	1.0%	1.1%	187	17,441	1.1%	1.1%	31	2,893	1.1%	1.3%	716	67,788	1.1%	1.1%
10	371	42,435	0.9%	0.9%	212	17,566	1.2%	1.2%	32	2,936	1.1%	1.3%	615	62,938	1.0%	1.0%
11	355	41,269	0.9%	0.8%	200	19,265	1.0%	1.0%	34	3,307	1.0%	1.3%	589	63,841	0.9%	0.9%
12	243	36,912	0.7%	0.7%	155	18,214	0.9%	0.9%	43	3,020	1.4%	1.4%	441	58,145	0.8%	0.8%
13	231	34,262	0.7%	0.7%	147	16,539	0.9%	0.9%	32	2,558	1.3%	1.4%	410	53,359	0.8%	0.8%
14	188	30,016	0.6%	0.7%	117	13,924	0.8%	0.9%	31	1,988	1.6%	1.5%	336	45,928	0.7%	0.8%
15	149	25,866	0.6%	0.6%	107	11,248	1.0%	1.0%	20	1,468	1.4%	1.5%	276	38,581	0.7%	0.7%
16	137	22,261	0.6%	0.6%	94	9,180	1.0%	1.1%	25	1,082	2.3%	1.7%	256	32,523	0.8%	0.8%
17	126	20,705	0.6%	0.6%	85	8,451	1.0%	1.1%	19	886	2.1%	1.7%	230	30,042	0.8%	0.8%
18	99	16,753	0.6%	0.6%	77	6,837	1.1%	1.2%	19	621	3.1%	1.8%	195	24,210	0.8%	0.8%
19	65	13,501	0.5%	0.6%	65	5,044	1.3%	1.2%	5	399	1.3%	1.8%	135	18,944	0.7%	0.8%
20	50	9,028	0.6%	0.7%	47	3,830	1.2%	1.2%	5	247	2.0%	1.9%	102	13,104	0.8%	0.8%
21	51	7,368	0.7%	0.7%	49	3,889	1.3%	1.2%	8	229	3.5%	1.9%	108	11,485	0.9%	0.9%
22	51	5,677	0.9%	0.8%	35	3,656	1.0%	1.2%	6	225	2.7%	2.0%	92	9,558	1.0%	1.0%
23	26	3,489	0.7%	0.8%	31	2,438	1.3%	1.2%	3	122	2.5%	2.0%	60	6,049	1.0%	1.0%
24	14	1,985	0.7%	0.9%	27	1,347	2.0%	1.3%	3	54	5.6%	2.0%	44	3,386	1.3%	1.1%
25	10	829	1.2%	1.0%	10	513	2.0%	1.3%	1	18	5.5%	2.0%	21	1,360	1.5%	1.1%
26	2	163	1.2%	1.0%	1	127	0.8%	1.3%	0	8	0.0%	2.0%	3	298	1.0%	1.1%
All Durations	12,215	681,297	1.8%	1.8%	3,623	250,185	1.4%	1.4%	599	36,317	1.6%	1.6%	16,437	967,799	1.7%	1.7%
Durations 8 and later	3,216	410,886	0.8%	0.8%	1,841	176,862	1.0%	1.0%	355	24,930	1.4%	1.4%	5,412	612,678	0.9%	0.9%

NON-LIFETIME BENEFIT PERIOD																
Duration	Issue Ages 35-62				Issue Ages 63-72				Issue Ages 73+				All Issue Ages			
	Actual Lapses	Exposure	Rate	Expected Lapses	Actual Lapses	Exposure	Rate	Expected Lapses	Actual Lapses	Exposure	Rate	Expected Lapses	Actual Lapses	Exposure	Rate	Expected Lapses
1	1,927	27,994	6.9%	6.9%	677	9,598	7.1%	7.1%	116	2,177	5.3%	5.3%	2,720	39,770	6.8%	6.9%
2	2,079	34,647	6.0%	6.0%	644	13,309	4.8%	4.8%	151	3,289	4.6%	4.6%	2,874	51,244	5.6%	5.6%
3	1,599	38,297	4.2%	4.2%	542	16,222	3.3%	3.3%	128	4,194	3.1%	3.1%	2,269	58,713	3.9%	3.9%
4	1,227	39,300	3.1%	3.1%	503	17,424	2.9%	2.9%	134	4,614	2.9%	2.9%	1,864	61,338	3.0%	3.0%
5	975	41,636	2.3%	2.3%	391	19,997	2.0%	2.0%	124	5,566	2.2%	2.2%	1,490	67,199	2.2%	2.2%
6	712	40,884	1.7%	1.7%	408	21,641	1.9%	1.9%	133	6,387	2.1%	2.1%	1,253	68,912	1.8%	1.8%
7	566	37,665	1.5%	1.5%	325	21,705	1.5%	1.6%	149	6,647	2.2%	2.3%	1,040	66,016	1.6%	1.6%
8	431	36,886	1.2%	1.2%	316	22,005	1.4%	1.4%	150	6,595	2.3%	2.4%	897	65,486	1.4%	1.4%
9	386	36,096	1.1%	1.1%	292	21,699	1.3%	1.3%	156	6,334	2.5%	2.5%	834	64,129	1.3%	1.3%
10	278	30,581	0.9%	1.0%	225	20,119	1.1%	1.3%	188	5,892	3.2%	3.3%	691	56,592	1.2%	1.3%
11	254	27,953	0.9%	1.0%	296	20,158	1.5%	1.4%	206	5,793	3.6%	3.6%	756	53,904	1.4%	1.4%
12	260	26,872	1.0%	0.9%	260	19,069	1.4%	1.4%	199	5,107	3.9%	3.8%	719	51,048	1.4%	1.4%
13	212	27,362	0.8%	0.8%	259	18,010	1.4%	1.4%	169	4,394	3.8%	3.8%	640	49,766	1.3%	1.3%
14	173	21,697	0.8%	0.8%	198	15,077	1.3%	1.4%	173	3,409	5.1%	4.8%	544	40,183	1.4%	1.4%
15	123	17,140	0.7%	0.8%	202	12,255	1.6%	1.7%	103	2,437	4.2%	4.8%	428	31,832	1.3%	1.5%
16	97	13,509	0.7%	0.8%	164	9,586	1.7%	1.7%	96	1,732	5.5%	5.2%	357	24,827	1.4%	1.5%
17	94	9,882	1.0%	1.0%	146	7,742	1.9%	1.9%	62	1,322	4.7%	5.2%	302	18,946	1.6%	1.7%
18	83	7,108	1.2%	1.1%	106	5,893	1.8%	2.0%	57	921	6.2%	6.0%	246	13,922	1.8%	1.8%
19	51	6,105	0.8%	1.1%	110	4,730	2.3%	2.3%	41	616	6.7%	6.0%	202	11,451	1.8%	1.9%
20	43	4,506	1.0%	1.1%	98	3,598	2.7%	2.8%	24	422	5.7%	6.0%	165	8,527	1.9%	2.1%
21	42	3,412	1.2%	1.1%	90	3,099	2.9%	3.0%	24	308	7.8%	6.0%	156	6,820	2.3%	2.2%
22	24	2,477	1.0%	1.1%	84	2,544	3.3%	3.3%	29	225	12.9%	6.0%	137	5,245	2.6%	2.4%
23	11	1,484	0.7%	1.1%	61	1,652	3.7%	3.4%	11	110	10.0%	6.0%	83	3,246	2.6%	2.4%
24	14	817	1.7%	1.2%	26	875	3.0%	3.5%	6	44	13.8%	6.0%	46	1,735	2.7%	2.5%
25	7	272	2.6%	1.4%	13	322	4.0%	3.6%	0	13	0.0%	6.0%	20	607	3.3%	2.7%
26	2	75	2.7%	1.5%	8	61	13.1%	3.8%	1	3	36.4%	6.0%	11	138	8.0%	2.6%
All Durations	11,670	534,655	2.2%	2.2%	6,444	308,390	2.1%	2.1%	2,630	78,551	3.3%	3.3%	20,744	921,597	2.3%	2.3%
Durations 8 and later	2,585	274,233	0.9%	1.0%	2,954	188,495	1.6%	1.6%	1,695	45,678	3.7%	3.7%	7,234	508,405	1.4%	1.4%

EXHIBIT V
RiverSource Life Insurance Company
Lapses and Benefit Reductions¹
Nationwide Experience
Experience Includes All Long-Term Care Forms Combined

Additional Lapses Due to Rate Increase													
Increase Percent	Average Increase	Year of Increase											Weighted Average
		2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
< 10%	6.6%			0.9%	1.5%	1.4%	0.7%	1.2%	1.0%	0.7%	1.1%	0.5%	1.1%
10% - 19.9%	14.1%	0.7%	2.1%	1.4%	1.7%	1.9%	1.4%	1.3%	1.2%	1.1%	1.0%	1.1%	1.4%
20% - 29.9%	22.4%	1.8%	1.7%	1.2%	1.6%	2.5%		4.4%	2.6%	1.8%	2.0%	0.7%	1.8%
30%+	33.2%	2.9%	2.7%	2.4%	2.8%	2.3%	1.4%	1.6%				1.7%	2.6%
Total	17.4%	2.6%	2.5%	1.3%	1.8%	1.9%	1.4%	1.3%	1.2%	1.2%	1.2%	1.1%	1.7%

Overall Reduction in Benefits in Relation to Rate Increase Percentage													
Increase Percent	Average Increase	Year of Increase											Weighted Average
		2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
< 10%	6.6%			0.3%	0.2%	0.2%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
10% - 19.9%	14.1%	0.9%	0.8%	0.6%	0.6%	0.7%	0.5%	0.7%	0.7%	0.8%	0.6%	0.8%	0.7%
20% - 29.9%	22.4%	1.6%	1.7%	1.7%	1.3%	2.4%		1.7%	1.0%	1.0%	1.0%	1.2%	1.4%
30%+	33.2%	3.0%	2.7%	2.6%	2.4%	2.3%	1.8%	1.4%				2.2%	2.7%
Total	17.4%	1.5%	1.4%	0.8%	0.8%	0.8%	0.7%	0.9%	0.9%	0.9%	0.8%	0.5%	0.9%

¹ The total percent reduction in benefit is typically no more than the percentage increase in premium.

EXHIBIT VI
RiverSource Life Insurance Company
Nationwide Experience Before Premium Rate Increase
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Policy Form: 30240

	Calendar Year	Ending Policies Inforce	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only				Interest Rate Factors	
			Without Interest			With Interest			Premium Rate Increase Factor	Morbidity Factor	Persistency Factors		Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
			Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Persistency		
Historical Experience	1989	3,532	477,843	0	0.0%	1,603,182	0	0.0%			0.0059	0.994	4.50%	3.3550
	1990	20,231	11,323,832	1,155	0.0%	36,355,919	3,707	0.0%			0.0241	0.976	4.50%	3.2106
	1991	33,057	23,731,552	3,294,975	13.9%	72,910,746	10,123,192	13.9%			0.0415	0.959	4.50%	3.0723
	1992	44,591	34,450,739	5,951,565	17.3%	101,285,589	17,497,674	17.3%			0.0395	0.960	4.50%	2.9400
	1993	45,706	40,973,158	8,891,377	21.7%	115,274,238	25,015,078	21.7%			0.0644	0.936	4.50%	2.8134
	1994	43,660	39,423,325	9,855,045	25.0%	106,137,729	26,532,316	25.0%			0.0467	0.953	4.50%	2.6923
	1995	41,935	37,639,964	11,266,955	29.9%	96,972,690	29,027,311	29.9%			0.0395	0.960	4.50%	2.5763
	1996	40,338	36,136,527	15,460,789	42.8%	89,090,290	38,116,728	42.8%			0.0381	0.962	4.50%	2.4654
	1997	38,927	34,591,520	17,483,738	50.5%	81,608,859	41,247,911	50.5%			0.0350	0.965	4.50%	2.3592
	1998	37,079	33,125,431	19,582,746	59.1%	74,784,728	44,210,452	59.1%			0.0475	0.953	4.50%	2.2576
	1999	35,367	31,292,897	22,617,859	72.3%	67,605,317	48,863,725	72.3%			0.0462	0.954	4.50%	2.1604
	2000	33,954	29,846,169	26,416,087	88.5%	61,703,157	54,611,899	88.5%			0.0400	0.960	4.50%	2.0674
	2001	32,530	28,402,508	25,640,474	90.3%	56,190,020	50,725,758	90.3%			0.0419	0.958	4.50%	1.9783
	2002	31,025	26,902,106	29,900,133	111.1%	50,929,860	56,605,591	111.1%			0.0463	0.954	4.50%	1.8932
	2003	29,613	25,359,342	33,073,791	130.4%	45,941,789	59,917,529	130.4%			0.0455	0.954	4.50%	1.8116
	2004	28,223	23,930,320	38,568,248	161.2%	41,486,055	66,862,643	161.2%			0.0469	0.953	4.50%	1.7336
	2005	26,280	23,448,643	41,518,885	177.1%	38,900,488	68,878,395	177.1%			0.0688	0.931	4.50%	1.6590
	2006	24,689	26,253,703	41,251,334	157.1%	41,678,456	65,487,595	157.1%			0.0605	0.939	4.50%	1.5875
	2007	23,248	24,540,754	47,241,489	192.5%	37,281,439	71,767,586	192.5%			0.0584	0.942	4.50%	1.5192
	2008	21,729	23,100,812	52,517,254	227.3%	33,582,708	76,346,736	227.3%			0.0653	0.935	4.50%	1.4537
	2009	20,116	23,542,134	55,554,684	236.0%	32,750,505	77,284,582	236.0%			0.0742	0.926	4.50%	1.3911
	2010	18,626	23,355,664	55,113,549	236.0%	31,091,961	73,369,282	236.0%			0.0741	0.926	4.50%	1.3312
	2011	17,136	21,702,429	55,368,937	255.1%	27,646,995	70,535,181	255.1%			0.0800	0.920	4.50%	1.2739
	2012	15,745	20,270,785	52,889,450	260.9%	24,711,202	64,475,150	260.9%			0.0812	0.919	4.50%	1.2191
	2013	14,344	18,431,432	54,802,448	297.3%	21,501,369	63,930,335	297.3%			0.0890	0.911	4.50%	1.1666
	2014	12,913	18,245,143	53,660,027	294.1%	20,367,512	59,902,040	294.1%			0.0998	0.900	4.50%	1.1163
	2015	11,653	16,424,635	51,605,113	314.2%	17,545,679	55,127,357	314.2%			0.0976	0.902	4.50%	1.0683
	2016	10,508	15,720,862	45,684,692	290.6%	16,070,689	46,701,287	290.6%			0.0983	0.902	4.50%	1.0223
Projected Future Experience	2017	9,243	14,675,085	52,090,968	355.0%	14,355,638	50,957,051	355.0%	1.0000	1.2963	0.1204	0.880	4.50%	0.9782
	2018	8,165	12,801,644	49,808,322	389.1%	11,983,711	46,625,927	389.1%	1.0000	1.0824	0.1166	0.883	4.50%	0.9361
	2019	7,154	11,081,604	47,299,784	426.8%	9,926,861	42,370,972	426.8%	1.0000	1.0838	0.1238	0.876	4.50%	0.8958
	2020	6,216	9,514,389	44,366,099	466.3%	8,155,938	38,031,568	466.3%	1.0000	1.0795	0.1311	0.869	4.50%	0.8572
	2021	5,355	8,101,435	41,030,937	506.5%	6,645,668	33,657,986	506.5%	1.0000	1.0735	0.1385	0.861	4.50%	0.8203
	2022	4,573	6,840,350	37,450,514	547.5%	5,369,560	29,398,027	547.5%	1.0000	1.0687	0.1459	0.854	4.50%	0.7850
	2023	3,872	5,727,673	33,765,392	589.5%	4,302,515	25,363,893	589.5%	1.0000	1.0648	0.1533	0.847	4.50%	0.7512
	2024	3,249	4,755,220	30,053,545	632.0%	3,418,208	21,603,471	632.0%	1.0000	1.0608	0.1610	0.839	4.50%	0.7188
	2025	2,701	3,913,223	26,422,454	675.2%	2,691,820	18,175,430	675.2%	1.0000	1.0577	0.1688	0.831	4.50%	0.6879
	2026	2,223	3,190,914	22,937,283	718.8%	2,100,440	15,098,619	718.8%	1.0000	1.0548	0.1770	0.823	4.50%	0.6583
	2027	1,810	2,576,454	19,651,078	762.7%	1,622,936	12,378,424	762.7%	1.0000	1.0520	0.1856	0.814	4.50%	0.6299
	2028	1,459	2,059,969	16,610,051	806.3%	1,241,719	10,012,295	806.3%	1.0000	1.0486	0.1939	0.806	4.50%	0.6028
	2029	1,164	1,630,855	13,843,848	848.9%	940,723	7,985,520	848.9%	1.0000	1.0449	0.2023	0.798	4.50%	0.5768
	2030	918	1,277,946	11,371,222	889.8%	705,411	6,276,784	889.8%	1.0000	1.0412	0.2111	0.789	4.50%	0.5520
	2031	716	990,699	9,198,189	928.5%	523,306	4,858,656	928.5%	1.0000	1.0373	0.2202	0.780	4.50%	0.5282
	2032	552	759,411	7,316,349	963.4%	383,862	3,698,213	963.4%	1.0000	1.0324	0.2296	0.770	4.50%	0.5055
	2033	420	575,285	5,717,874	993.9%	278,269	2,765,768	993.9%	1.0000	1.0274	0.2393	0.761	4.50%	0.4837
	2034	315	430,439	4,390,421	1020.0%	199,240	2,032,222	1020.0%	1.0000	1.0230	0.2494	0.751	4.50%	0.4629
	2035	233	317,905	3,312,459	1042.0%	140,814	1,467,233	1042.0%	1.0000	1.0194	0.2599	0.740	4.50%	0.4429
	2036	170	231,609	2,455,389	1060.1%	98,172	1,040,765	1060.1%	1.0000	1.0165	0.2707	0.729	4.50%	0.4239
	2037	122	166,333	1,791,376	1077.0%	67,467	726,612	1077.0%	1.0000	1.0162	0.2820	0.718	4.50%	0.4056
	2038	86	117,657	1,286,001	1093.0%	45,669	499,161	1093.0%	1.0000	1.0166	0.2938	0.706	4.50%	0.3882
	2039	60	81,899	907,517	1108.1%	30,420	337,084	1108.1%	1.0000	1.0171	0.3062	0.694	4.50%	0.3714
	2040	41	56,036	628,778	1122.1%	19,918	223,493	1122.1%	1.0000	1.0177	0.3192	0.681	4.50%	0.3554
	2041	27	37,634	427,089	1134.8%	12,801	145,268	1134.8%	1.0000	1.0185	0.3331	0.667	4.50%	0.3401
	2042	18	24,766	283,863	1146.2%	8,061	92,394	1146.2%	1.0000	1.0195	0.3481	0.652	4.50%	0.3255
	2043	11	15,934	184,197	1156.0%	4,963	57,372	1156.0%	1.0000	1.0207	0.3643	0.636	4.50%	0.3115
	2044	7	9,995	116,368	1164.2%	2,979	34,685	1164.2%	1.0000	1.0223	0.3820	0.618	4.50%	0.2981
	2045	4	6,092	71,333	1170.9%	1,738	20,346	1170.9%	1.0000	1.0243	0.4015	0.598	4.50%	0.2852
	2046	2	3,593	42,253	1176.0%	981	11,532	1176.0%	1.0000	1.0268	0.4231	0.577	4.50%	0.2729
	2047	1	2,040	24,061	1179.7%	533	6,285	1179.7%	1.0000	1.0301	0.4472	0.553	4.50%	0.2612
	2048	1	1,107	13,091	1182.2%	277	3,272	1182.2%	1.0000	1.0344	0.4740	0.526	4.50%	0.2499
	2049	0	570	6,751	1183.8%	136	1,615	1183.8%	1.0000	1.0400	0.5041	0.496	4.50%	0.2392
	2050	0	276	3,267	1184.8%	63	748	1184.8%	1.0000	1.0473	0.5379	0.462	4.50%	0.2289
	2051	0	124	1,465	1185.2%	27	321	1185.2%	1.0000	1.0568	0.5758	0.424	4.50%	0.2190
	2052	0	50	598	1185.3%	11	125	1185.3%	1.0000	1.0697	0.6182	0.382	4.50%	0.2096
	2053	0	18	217	1184.8%	4	44	1184.8%	1.0000	1.0879	0.6658	0.334	4.50%	0.2006
	2054	0	6	68	1183.6%	1	13	1183.6%	1.0000	1.1153	0.7191	0.281	4.50%	0.1919
	2055	0	1	17	1181.6%	0	3	1181.6%	1.0000	1.1642	0.7795	0.220	4.50%	0.1837
	2056	0	0	3	1177.8%	0	1	1177.8%	1.0000	1.2664	0.8477	0.152	4.50%	0.1758
Past Future Lifetime	Past		712,644,229	875,212,800	122.8%	1,443,009,170	1,363,167,041	94.5%						
	Future		91,976,243	484,880,493	527.2%	75,280,857	375,959,195	499.4%						
	Lifetime		804,620,472	1,360,093,293	169.0%	1,518,290,027	1,739,126,236	114.5%						

EXHIBIT VI
RiverSource Life Insurance Company
Nationwide Experience With 4.4% Premium Rate Increase
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Policy Form: 30240

	Calendar Year	Ending Policies Inforce	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only				Interest Rate Factors	
			Without Interest			With Interest			Premium Rate Increase Factor	Morbidity Factor	Persistency Factors		Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
			Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Persistency		
Historical Experience	1989	3,532	477,843	0	0.0%	1,603,182	0	0.0%			0.0059	0.994	4.50%	3.3550
	1990	20,231	11,323,832	1,155	0.0%	36,355,919	3,707	0.0%			0.0241	0.976	4.50%	3.2106
	1991	33,057	23,731,552	3,294,975	13.9%	72,910,746	10,123,192	13.9%			0.0415	0.959	4.50%	3.0723
	1992	44,591	34,450,739	5,951,565	17.3%	101,285,589	17,497,674	17.3%			0.0395	0.960	4.50%	2.9400
	1993	45,706	40,973,158	8,891,377	21.7%	115,274,238	25,015,078	21.7%			0.0644	0.936	4.50%	2.8134
	1994	43,660	39,423,325	9,855,045	25.0%	106,137,729	26,532,316	25.0%			0.0467	0.953	4.50%	2.6923
	1995	41,935	37,639,964	11,266,955	29.9%	96,972,690	29,027,311	29.9%			0.0395	0.960	4.50%	2.5763
	1996	40,338	36,136,527	15,460,789	42.8%	89,090,290	38,116,728	42.8%			0.0381	0.962	4.50%	2.4654
	1997	38,927	34,591,520	17,483,738	50.5%	81,608,859	41,247,911	50.5%			0.0350	0.965	4.50%	2.3592
	1998	37,079	33,125,431	19,582,746	59.1%	74,784,728	44,210,452	59.1%			0.0475	0.953	4.50%	2.2576
	1999	35,367	31,292,897	22,617,859	72.3%	67,605,317	48,863,725	72.3%			0.0462	0.954	4.50%	2.1604
	2000	33,954	29,846,169	26,416,087	88.5%	61,703,157	54,611,899	88.5%			0.0400	0.960	4.50%	2.0674
	2001	32,530	28,402,508	25,640,474	90.3%	56,190,020	50,725,758	90.3%			0.0419	0.958	4.50%	1.9783
	2002	31,025	26,902,106	29,900,133	111.1%	50,929,860	56,605,591	111.1%			0.0463	0.954	4.50%	1.8932
	2003	29,613	25,359,342	33,073,791	130.4%	45,941,789	59,917,529	130.4%			0.0455	0.954	4.50%	1.8116
	2004	28,223	23,930,320	38,568,248	161.2%	41,486,055	66,862,643	161.2%			0.0469	0.953	4.50%	1.7336
	2005	26,280	23,448,643	41,518,885	177.1%	38,900,488	68,878,395	177.1%			0.0688	0.931	4.50%	1.6590
	2006	24,689	26,253,703	41,251,334	157.1%	41,678,456	65,487,595	157.1%			0.0605	0.939	4.50%	1.5875
	2007	23,248	24,540,754	47,241,489	192.5%	37,281,439	71,767,586	192.5%			0.0584	0.942	4.50%	1.5192
	2008	21,729	23,100,812	52,517,254	227.3%	33,582,708	76,346,736	227.3%			0.0653	0.935	4.50%	1.4537
Projected Future Experience	2009	20,116	23,542,134	55,554,684	236.0%	32,750,505	77,284,582	236.0%			0.0742	0.926	4.50%	1.3911
	2010	18,626	23,355,664	55,113,549	236.0%	31,091,961	73,369,282	236.0%			0.0741	0.926	4.50%	1.3312
	2011	17,136	21,702,429	55,368,937	255.1%	27,646,995	70,535,181	255.1%			0.0800	0.920	4.50%	1.2739
	2012	15,745	20,270,785	52,889,450	260.9%	24,711,202	64,475,150	260.9%			0.0812	0.919	4.50%	1.2191
	2013	14,344	18,431,432	54,802,448	297.3%	21,501,369	63,930,335	297.3%			0.0890	0.911	4.50%	1.1666
	2014	12,913	18,245,143	53,660,027	294.1%	20,367,512	59,902,040	294.1%			0.0998	0.900	4.50%	1.1163
	2015	11,653	16,424,635	51,605,113	314.2%	17,545,679	55,127,357	314.2%			0.0976	0.902	4.50%	1.0683
	2016	10,508	15,720,862	45,684,692	290.6%	16,070,689	46,701,287	290.6%			0.0983	0.902	4.50%	1.0223
	2017	9,205	14,702,581	52,071,283	354.2%	14,382,535	50,937,794	354.2%	1.0119	1.3011	0.1240	0.876	4.50%	0.9782
	2018	8,083	13,117,302	49,812,541	379.7%	12,279,200	46,629,876	379.7%	1.0317	1.0894	0.1219	0.878	4.50%	0.9361
	2019	7,082	11,420,067	47,001,264	411.6%	10,230,054	42,103,559	411.6%	1.0000	1.0769	0.1238	0.876	4.50%	0.8958
	2020	6,153	9,804,977	43,882,012	447.5%	8,405,035	37,616,598	447.5%	1.0000	1.0745	0.1311	0.869	4.50%	0.8572
	2021	5,301	8,348,864	40,551,075	485.7%	6,848,636	33,264,352	485.7%	1.0000	1.0727	0.1385	0.861	4.50%	0.8203
	2022	4,527	7,049,262	37,010,525	525.0%	5,533,553	29,052,643	525.0%	1.0000	1.0687	0.1459	0.854	4.50%	0.7850
	2023	3,833	5,902,602	33,366,965	565.3%	4,433,918	25,064,602	565.3%	1.0000	1.0647	0.1532	0.847	4.50%	0.7512
	2024	3,216	4,900,449	29,697,447	606.0%	3,522,603	21,347,496	606.0%	1.0000	1.0608	0.1610	0.839	4.50%	0.7188
	2025	2,674	4,032,737	26,108,152	647.4%	2,774,032	17,959,228	647.4%	1.0000	1.0576	0.1688	0.831	4.50%	0.6879
	2026	2,200	3,288,369	22,663,436	689.2%	2,164,591	14,918,357	689.2%	1.0000	1.0548	0.1770	0.823	4.50%	0.6583
	2027	1,792	2,655,144	19,415,669	731.2%	1,672,503	12,230,137	731.2%	1.0000	1.0520	0.1856	0.814	4.50%	0.6299
	2028	1,444	2,122,884	16,410,454	773.0%	1,279,643	9,891,980	773.0%	1.0000	1.0485	0.1939	0.806	4.50%	0.6028
	2029	1,152	1,680,664	13,677,020	813.8%	969,454	7,889,289	813.8%	1.0000	1.0449	0.2023	0.798	4.50%	0.5768
	2030	909	1,316,977	11,233,840	853.0%	726,956	6,200,951	853.0%	1.0000	1.0412	0.2111	0.789	4.50%	0.5520
	2031	709	1,020,957	9,086,805	890.0%	539,288	4,799,821	890.0%	1.0000	1.0373	0.2202	0.780	4.50%	0.5282
	2032	546	782,605	7,227,570	923.5%	395,585	3,653,338	923.5%	1.0000	1.0324	0.2296	0.770	4.50%	0.5055
	2033	415	592,856	5,648,363	952.7%	286,768	2,732,145	952.7%	1.0000	1.0274	0.2393	0.761	4.50%	0.4837
	2034	312	443,586	4,336,958	977.7%	205,325	2,007,475	977.7%	1.0000	1.0230	0.2494	0.751	4.50%	0.4629
	2035	231	327,614	3,272,062	998.8%	145,115	1,449,339	998.8%	1.0000	1.0194	0.2599	0.740	4.50%	0.4429
	2036	168	238,682	2,425,403	1016.2%	101,170	1,028,055	1016.2%	1.0000	1.0164	0.2707	0.729	4.50%	0.4239
	2037	121	171,413	1,769,470	1032.3%	69,528	717,727	1032.3%	1.0000	1.0161	0.2820	0.718	4.50%	0.4056
	2038	85	121,251	1,270,256	1047.6%	47,064	493,050	1047.6%	1.0000	1.0165	0.2938	0.706	4.50%	0.3882
	2039	59	84,400	896,393	1062.1%	31,349	332,952	1062.1%	1.0000	1.0171	0.3062	0.694	4.50%	0.3714
	2040	40	57,748	621,063	1075.5%	20,526	220,751	1075.5%	1.0000	1.0177	0.3192	0.681	4.50%	0.3554
	2041	27	38,784	421,843	1087.7%	13,192	143,484	1087.7%	1.0000	1.0185	0.3331	0.667	4.50%	0.3401
	2042	18	25,522	280,374	1098.5%	8,307	91,258	1098.5%	1.0000	1.0195	0.3481	0.652	4.50%	0.3255
	2043	11	16,421	181,932	1108.0%	5,115	56,667	1108.0%	1.0000	1.0207	0.3643	0.636	4.50%	0.3115
	2044	7	10,300	114,936	1115.8%	3,070	34,258	1115.8%	1.0000	1.0223	0.3820	0.618	4.50%	0.2981
	2045	4	6,278	70,454	1122.2%	1,791	20,095	1122.2%	1.0000	1.0242	0.4015	0.598	4.50%	0.2852
	2046	2	3,703	41,732	1127.1%	1,011	11,390	1127.1%	1.0000	1.0268	0.4231	0.577	4.50%	0.2729
	2047	1	2,102	23,765	1130.6%	549	6,207	1130.6%	1.0000	1.0301	0.4472	0.553	4.50%	0.2612
	2048	1	1,141	12,929	1133.0%	285	3,232	1133.0%	1.0000	1.0344	0.4740	0.526	4.50%	0.2499
	2049	0	588	6,667	1134.6%	141	1,595	1134.6%	1.0000	1.0400	0.5041	0.496	4.50%	0.2392
	2050	0	284	3,227	1135.5%	65	739	1135.5%	1.0000	1.0473	0.5379	0.462	4.50%	0.2289
	2051	0	127	1,447	1135.9%	28	317	1135.9%	1.0000	1.0568	0.5758	0.424	4.50%	0.2190
	2052	0	52	591	1136.0%	11	124	1136.0%	1.0000	1.0696	0.6182	0.382	4.50%	0.2096
	2053	0	19	215	1135.5%	4	43	1135.5%	1.0000	1.0879	0.6658	0.334	4.50%	0.2006
	2054	0	6	67	1134.3%	1	13	1134.3%	1.0000	1.1153	0.7191	0.281	4.50%	0.1919
	2055	0	2	17	1132.4%	0	3	1132.4%	1.0000	1.1642	0.7795	0.220	4.50%	0.1837
	2056	0	0	3	1128.8%	0	1	1128.8%	1.0000	1.2664	0.8477	0.152	4.50%	0.1758
Past Future Lifetime	Past		712,644,229	875,212,800	122.8%	1,443,009,170	1,363,167,041	94.5%						
	Future		94,289,318	480,616,227	509.7%	77,097,999	372,910,940	483.7%						
	Lifetime		806,933,547	1,355,829,026	168.0%	1,520,107,170	1,736,077,981	114.2%						

EXHIBIT VII

RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Annual Premiums with 4.4% Increase

Nursing Home Indemnity Policy
FORM: 30240-PA

Annual Premiums Per \$10 Daily Benefit

LIFETIME BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	99.52	75.16	208.94	157.92
51	99.52	75.16	208.94	157.92
52	99.52	75.16	208.94	157.92
53	99.52	75.16	208.94	157.92
54	99.52	75.16	208.94	157.92
55	99.52	75.16	208.94	157.92
56	108.42	84.02	227.42	176.42
57	117.02	90.68	245.90	190.46
58	130.36	99.52	273.74	208.94
59	143.66	108.42	295.64	222.98
60	156.96	123.94	316.34	249.62
61	174.70	141.42	333.60	270.50
62	189.98	150.28	349.14	276.46
63	216.62	174.70	379.66	306.24
64	240.98	190.22	407.28	321.54
65	265.10	216.82	428.96	350.36
66	289.50	232.10	452.82	363.44
67	322.76	256.50	491.28	390.54
68	355.76	289.76	534.16	435.12
69	397.94	316.34	580.76	461.48
70	439.78	349.38	623.34	495.24
71	481.66	382.62	667.66	530.22
72	530.48	422.30	712.80	567.68
73	587.86	473.32	771.68	621.16
74	647.50	521.82	829.62	668.66
75	720.46	572.84	900.28	715.76
76	795.58	630.22	969.04	767.72
77	870.74	696.54	999.98	841.14
78	945.88	754.18	999.98	886.98
79	999.98	820.44	999.98	947.60

EXHIBIT VII

RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Annual Premiums with 4.4% Increase

Nursing Home Indemnity Policy
FORM: 30240-PA

Annual Premiums Per \$10 Daily Benefit

4 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	76.62	55.20	160.64	116.04
51	76.62	55.20	160.64	116.04
52	76.62	55.20	160.64	116.04
53	76.62	55.20	160.64	116.04
54	76.62	55.20	160.64	116.04
55	76.62	55.20	160.64	116.04
56	83.30	61.84	174.94	129.86
57	90.16	66.80	189.22	139.94
58	100.30	73.18	210.68	153.76
59	110.66	79.60	227.42	164.10
60	120.76	91.18	243.40	183.54
61	134.30	103.96	256.72	198.86
62	146.10	110.66	268.54	203.28
63	166.54	128.38	292.20	225.20
64	185.28	139.94	313.14	236.54
65	203.98	159.42	329.92	257.74
66	222.74	170.76	348.36	267.08
67	248.12	188.74	377.96	287.30
68	273.74	213.12	410.96	319.80
69	306.00	232.58	446.70	339.26
70	338.28	257.00	479.46	364.16
71	370.56	281.38	513.72	390.02
72	408.02	310.68	548.44	417.40
73	452.12	347.90	593.54	456.80
74	498.18	383.88	638.14	491.54
75	554.12	421.06	692.60	526.28
76	612.00	463.46	745.52	564.46
77	669.94	512.26	808.92	618.42
78	727.56	554.62	855.70	652.18
79	783.74	603.42	905.18	696.76

EXHIBIT VII

RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Annual Premiums with 4.4% Increase

Nursing Home Indemnity Policy
FORM: 30240-PA

Annual Premiums Per \$10 Daily Benefit

3 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	68.74	52.00	144.38	109.16
51	68.74	52.00	144.38	109.16
52	68.74	52.00	144.38	109.16
53	68.74	52.00	144.38	109.16
54	68.74	52.00	144.38	109.16
55	68.74	52.00	144.38	109.16
56	74.20	57.40	155.72	120.48
57	81.30	62.84	170.76	132.06
58	90.94	69.46	190.94	145.84
59	99.52	74.92	204.76	154.24
60	108.42	85.26	218.56	171.98
61	119.76	97.06	228.92	185.52
62	131.56	104.24	241.68	191.46
63	150.82	121.72	264.36	213.34
64	166.54	131.36	281.64	222.00
65	183.08	149.56	295.90	241.94
66	198.60	159.16	310.68	249.10
67	223.70	177.66	340.50	270.50
68	247.84	201.80	372.28	303.04
69	275.22	218.78	401.60	319.30
70	303.50	240.98	430.16	341.50
71	330.14	262.16	457.52	363.44
72	367.88	292.70	494.50	393.48
73	410.00	329.66	538.08	432.66
74	448.18	360.70	574.08	461.98
75	497.22	395.20	621.16	493.74
76	545.50	431.92	664.50	526.04
77	603.88	482.68	729.30	582.72
78	658.84	525.04	774.88	617.44
79	704.90	567.16	814.04	655.14

EXHIBIT VII

RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Annual Premiums with 4.4% Increase

Nursing Home Indemnity Policy
FORM: 30240-PA

Annual Premiums Per \$10 Daily Benefit

2 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	20 Day	100 Day	20 Day	100 Day
50	57.92	43.36	121.46	91.18
51	57.92	43.36	121.46	91.18
52	57.92	43.36	121.46	91.18
53	57.92	43.36	121.46	91.18
54	57.92	43.36	121.46	91.18
55	57.92	43.36	121.46	91.18
56	64.56	46.56	135.76	97.82
57	69.74	52.72	146.38	110.86
58	76.62	58.90	160.64	123.94
59	83.30	63.58	171.48	131.10
60	95.08	69.98	191.94	140.92
61	102.00	76.16	194.88	145.36
62	115.56	86.96	212.38	159.66
63	127.62	93.12	223.46	163.36
64	146.10	105.44	247.14	178.38
65	159.92	116.56	258.46	188.26
66	178.62	128.86	279.16	201.58
67	197.12	139.70	300.34	212.64
68	217.58	156.72	326.70	235.30
69	236.30	169.28	344.96	246.88
70	255.00	186.26	361.44	264.10
71	280.64	203.28	388.76	281.84
72	306.00	222.00	411.22	298.38
73	331.62	244.40	435.12	320.80
74	363.92	267.84	466.16	342.96
75	401.12	291.74	501.40	364.64
76	440.32	319.80	536.38	389.56
77	477.76	349.38	576.80	421.78
78	516.92	378.70	607.84	445.46
79	561.02	408.26	647.96	471.56
80		442.48		
81		477.98		
82		518.38		
83		558.78		
84		611.52		

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis, MN 55474

**Pennsylvania Supplement to
Actuarial Memorandum for 30240 Series**

June 2017

Product
Nursing Home Indemnity Policy

Form Number
30240-PA

1. Purpose of Filing

This supplement has been prepared for the purpose of demonstrating the compliance of the requested premium rate increase with Chapter 18 Section 3801.303(c) and Regulation 89.83 of the Insurance Regulations for the state of Pennsylvania. It may not be appropriate for other purposes.

2. Demonstration of Compliance with Chapter 18 Section 3801.303(c)

We believe that we comply with this subsection of the regulation by submitting these premium rates before they are being used.

3. Demonstration of Compliance with Regulation 89.83

89.83(a): General. This subsection requires no action.

89.83(b): New Filings. This subsection is not applicable.

89.83(c): Revision of Current Rates.

(1): This rate increase filing complies with the minimum loss ratio requirement of 60%, as specified in Regulation 89a.117.

(2): Section 2 of the Actuarial Memorandum provides a description of benefits. A copy of the policy form is enclosed with this filing.

(2)(i): The reason for the rate increase is due to a combination of actual voluntary lapse and mortality running less than expected in pricing and actual morbidity experience worse than expected for older attained ages. A premium rate increase is considered an effective way to reduce projected losses.

The company is requesting a premium rate increase of 4.4%.

Tables with current premium rates are provided in Attachment 1, and premium rate tables with the requested rate increase are provided in Attachment 2. The average annual nursing home premium based on December 31, 2016 inforce before and after the requested premium rate increase is as follows:

Before increase:	\$1,505
After increase:	\$1,572

These values assume all previously approved premium rate increases have been implemented.

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis, MN 55474

**Pennsylvania Supplement to
Actuarial Memorandum for 30240 Series**

June 2017

Attachment 3 provides nationwide experience for earned premiums and incurred claims, both before and after the requested premium rate increase. Attachment 4 provides nationwide experience for written premiums and paid claims, both before and after the requested premium rate increase. The actual and projected premiums in these attachments reflect the accumulated rate increases as approved in Pennsylvania and implemented from 2005 through 2016 on a nationwide basis.

Attachments 5 and 6 provide corresponding Pennsylvania-specific experience.

(2)(ii)(A): Six prior premium rate increases have been approved and implemented on this form. A 35% increase was approved in January 2005 and implemented on each contract's next policy anniversary beginning in April 2005. A 15% increase was approved in April 2008 and implemented on each contract's next policy anniversary beginning in July 2008. A 10% increase was approved in June 2009 and implemented on each contract's next policy anniversary beginning in September 2009. A 4.5% increase was approved in March 2011 and implemented on each contract's next policy anniversary beginning in June 2011. A 15% increase was approved in May 2013 and implemented on each contract's next policy anniversary beginning in August 2013. A 15% increase was approved in September 2015 and implemented on each contract's next policy anniversary beginning in December 2015.

(2)(ii)(B): A commission of 2.7% of premium is currently paid. Commission rates were reduced in 2005, 2008, 2009, 2013 and 2016 so that commissions paid before and after past sought nationwide increases in premium are similar.

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience are provided in Attachments 3 and 4, respectively. The actual and projected premiums in these attachments reflect the accumulated rate increases as approved in Pennsylvania and implemented from 2005 through 2016 on a nationwide basis.

Premiums earned and written since inception for Pennsylvania-specific experience are provided in Attachments 5 and 6, respectively.

Details of reserve balances and calculation basis for both nationwide and Pennsylvania-specific experience are provided in Attachment 7.

(2)(ii)(C)(II): Claims incurred and paid since inception for nationwide experience are provided in Attachments 3 and 4, respectively.

Claims incurred and paid since inception for Pennsylvania-specific experience are provided in Attachments 5 and 6, respectively.

Attachments 8 and 9 provide a durational loss ratio analysis for nationwide and Pennsylvania-specific experience, respectively. The actual and projected premiums in Attachment 8 reflect the accumulated rate increases as approved in Pennsylvania and implemented from 2005 through 2016 on a nationwide basis.

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis, MN 55474

**Pennsylvania Supplement to
Actuarial Memorandum for 30240 Series**

June 2017

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We believe that data used in this premium rate increase filing is in agreement with those used in the annual statement filed with the Department.

89.83(d): *Filing Procedure.* We believe this rate increase filing complies with this subsection.

Attachment 1

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Current Annual Premiums

**Nursing Home Indemnity Policy
FORM: 30240-PA**

Annual Premiums Per \$10 Daily Benefit

LIFETIME BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	95.38	72.02	200.24	151.34
51	95.38	72.02	200.24	151.34
52	95.38	72.02	200.24	151.34
53	95.38	72.02	200.24	151.34
54	95.38	72.02	200.24	151.34
55	95.38	72.02	200.24	151.34
56	103.90	80.52	217.94	169.08
57	112.14	86.92	235.64	182.52
58	124.92	95.38	262.34	200.24
59	137.68	103.90	283.34	213.70
60	150.42	118.80	303.16	239.22
61	167.44	135.54	319.70	259.24
62	182.04	144.02	334.60	264.96
63	207.58	167.44	363.84	293.48
64	230.94	182.30	390.34	308.16
65	254.06	207.78	411.08	335.76
66	277.42	222.42	433.96	348.28
67	309.30	245.80	470.82	374.28
68	340.96	277.68	511.88	417.00
69	381.36	303.16	556.56	442.24
70	421.46	334.82	597.38	474.58
71	461.62	366.66	639.86	508.14
72	508.36	404.70	683.10	544.02
73	563.36	453.58	739.52	595.28
74	620.52	500.08	795.04	640.80
75	690.42	548.96	862.78	685.92
76	762.42	603.96	928.68	735.72
77	834.44	667.52	999.98	806.08
78	906.48	722.76	999.98	850.04
79	976.36	786.26	999.98	908.10

Attachment 1

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Current Annual Premiums

**Nursing Home Indemnity Policy
FORM: 30240-PA**

Annual Premiums Per \$10 Daily Benefit

4 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	73.42	52.90	153.94	111.20
51	73.42	52.90	153.94	111.20
52	73.42	52.90	153.94	111.20
53	73.42	52.90	153.94	111.20
54	73.42	52.90	153.94	111.20
55	73.42	52.90	153.94	111.20
56	79.84	59.28	167.64	124.46
57	86.42	64.00	181.34	134.12
58	96.12	70.16	201.90	147.36
59	106.04	76.30	217.94	157.28
60	115.72	87.36	233.26	175.90
61	128.70	99.64	246.04	190.58
62	140.00	106.04	257.38	194.82
63	159.60	123.06	280.02	215.80
64	177.56	134.12	300.10	226.68
65	195.50	152.76	316.16	247.00
66	213.46	163.64	333.84	255.96
67	237.80	180.88	362.20	275.32
68	262.34	204.24	393.86	306.48
69	293.26	222.90	428.10	325.12
70	324.20	246.30	459.50	348.98
71	355.12	269.66	492.32	373.78
72	391.00	297.76	525.60	400.00
73	433.28	333.40	568.82	437.78
74	477.44	367.86	611.54	471.04
75	531.04	403.52	663.74	504.34
76	586.50	444.16	714.48	540.96
77	642.02	490.92	775.20	592.66
78	697.24	531.50	820.02	625.02
79	751.12	578.26	867.50	667.74

Attachment 1

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Current Annual Premiums

**Nursing Home Indemnity Policy
FORM: 30240-PA**

Annual Premiums Per \$10 Daily Benefit

3 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	65.90	49.84	138.36	104.60
51	65.90	49.84	138.36	104.60
52	65.90	49.84	138.36	104.60
53	65.90	49.84	138.36	104.60
54	65.90	49.84	138.36	104.60
55	65.90	49.84	138.36	104.60
56	71.10	55.02	149.22	115.46
57	77.92	60.24	163.64	126.56
58	87.14	66.58	182.98	139.78
59	95.38	71.78	196.24	147.80
60	103.90	81.70	209.46	164.82
61	114.78	93.04	219.38	177.80
62	126.08	99.92	231.64	183.50
63	144.54	116.66	253.34	204.48
64	159.60	125.88	269.90	212.72
65	175.44	143.34	283.56	231.86
66	190.32	152.54	297.76	238.72
67	214.38	170.26	326.32	259.24
68	237.52	193.40	356.76	290.42
69	263.76	209.66	384.88	306.00
70	290.88	230.94	412.26	327.26
71	316.38	251.22	438.48	348.28
72	352.54	280.50	473.92	377.10
73	392.90	315.92	515.66	414.62
74	429.50	345.66	550.16	442.72
75	476.50	378.74	595.28	473.16
76	522.76	413.90	636.80	504.12
77	578.72	462.56	698.92	558.44
78	631.40	503.14	742.58	591.72
79	675.54	543.52	780.12	627.86

Attachment 1

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Current Annual Premiums

**Nursing Home Indemnity Policy
FORM: 30240-PA**

Annual Premiums Per \$10 Daily Benefit

2 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	55.50	41.56	116.40	87.36
51	55.50	41.56	116.40	87.36
52	55.50	41.56	116.40	87.36
53	55.50	41.56	116.40	87.36
54	55.50	41.56	116.40	87.36
55	55.50	41.56	116.40	87.36
56	61.88	44.62	130.12	93.74
57	66.84	50.54	140.26	106.26
58	73.42	56.44	153.94	118.80
59	79.84	60.90	164.34	125.64
60	91.12	67.06	183.94	135.06
61	97.76	72.98	186.76	139.32
62	110.74	83.36	203.52	153.02
63	122.32	89.24	214.18	156.56
64	140.00	101.04	236.84	170.94
65	153.24	111.68	247.68	180.42
66	171.18	123.48	267.52	193.16
67	188.90	133.88	287.82	203.78
68	208.50	150.20	313.10	225.50
69	226.46	162.22	330.58	236.60
70	244.38	178.48	346.38	253.10
71	268.94	194.82	372.58	270.12
72	293.26	212.72	394.08	285.96
73	317.80	234.20	417.00	307.42
74	348.78	256.68	446.76	328.68
75	384.40	279.58	480.52	349.46
76	421.96	306.48	514.02	373.32
77	457.86	334.82	552.76	404.20
78	495.38	362.92	582.50	426.90
79	537.64	391.26	620.98	451.92
80		424.06		
81		458.06		
82		496.78		
83		535.50		
84		586.06		

Attachment 2

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Annual Premiums with 4.4% Increase

**Nursing Home Indemnity Policy
FORM: 30240-PA**

Annual Premiums Per \$10 Daily Benefit

LIFETIME BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	99.52	75.16	208.94	157.92
51	99.52	75.16	208.94	157.92
52	99.52	75.16	208.94	157.92
53	99.52	75.16	208.94	157.92
54	99.52	75.16	208.94	157.92
55	99.52	75.16	208.94	157.92
56	108.42	84.02	227.42	176.42
57	117.02	90.68	245.90	190.46
58	130.36	99.52	273.74	208.94
59	143.66	108.42	295.64	222.98
60	156.96	123.94	316.34	249.62
61	174.70	141.42	333.60	270.50
62	189.98	150.28	349.14	276.46
63	216.62	174.70	379.66	306.24
64	240.98	190.22	407.28	321.54
65	265.10	216.82	428.96	350.36
66	289.50	232.10	452.82	363.44
67	322.76	256.50	491.28	390.54
68	355.76	289.76	534.16	435.12
69	397.94	316.34	580.76	461.48
70	439.78	349.38	623.34	495.24
71	481.66	382.62	667.66	530.22
72	530.48	422.30	712.80	567.68
73	587.86	473.32	771.68	621.16
74	647.50	521.82	829.62	668.66
75	720.46	572.84	900.28	715.76
76	795.58	630.22	969.04	767.72
77	870.74	696.54	999.98	841.14
78	945.88	754.18	999.98	886.98
79	999.98	820.44	999.98	947.60

Attachment 2

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Annual Premiums with 4.4% Increase

**Nursing Home Indemnity Policy
FORM: 30240-PA**

Annual Premiums Per \$10 Daily Benefit

4 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	76.62	55.20	160.64	116.04
51	76.62	55.20	160.64	116.04
52	76.62	55.20	160.64	116.04
53	76.62	55.20	160.64	116.04
54	76.62	55.20	160.64	116.04
55	76.62	55.20	160.64	116.04
56	83.30	61.84	174.94	129.86
57	90.16	66.80	189.22	139.94
58	100.30	73.18	210.68	153.76
59	110.66	79.60	227.42	164.10
60	120.76	91.18	243.40	183.54
61	134.30	103.96	256.72	198.86
62	146.10	110.66	268.54	203.28
63	166.54	128.38	292.20	225.20
64	185.28	139.94	313.14	236.54
65	203.98	159.42	329.92	257.74
66	222.74	170.76	348.36	267.08
67	248.12	188.74	377.96	287.30
68	273.74	213.12	410.96	319.80
69	306.00	232.58	446.70	339.26
70	338.28	257.00	479.46	364.16
71	370.56	281.38	513.72	390.02
72	408.02	310.68	548.44	417.40
73	452.12	347.90	593.54	456.80
74	498.18	383.88	638.14	491.54
75	554.12	421.06	692.60	526.28
76	612.00	463.46	745.52	564.46
77	669.94	512.26	808.92	618.42
78	727.56	554.62	855.70	652.18
79	783.74	603.42	905.18	696.76

Attachment 2

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Annual Premiums with 4.4% Increase

**Nursing Home Indemnity Policy
FORM: 30240-PA**

Annual Premiums Per \$10 Daily Benefit

3 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	68.74	52.00	144.38	109.16
51	68.74	52.00	144.38	109.16
52	68.74	52.00	144.38	109.16
53	68.74	52.00	144.38	109.16
54	68.74	52.00	144.38	109.16
55	68.74	52.00	144.38	109.16
56	74.20	57.40	155.72	120.48
57	81.30	62.84	170.76	132.06
58	90.94	69.46	190.94	145.84
59	99.52	74.92	204.76	154.24
60	108.42	85.26	218.56	171.98
61	119.76	97.06	228.92	185.52
62	131.56	104.24	241.68	191.46
63	150.82	121.72	264.36	213.34
64	166.54	131.36	281.64	222.00
65	183.08	149.56	295.90	241.94
66	198.60	159.16	310.68	249.10
67	223.70	177.66	340.50	270.50
68	247.84	201.80	372.28	303.04
69	275.22	218.78	401.60	319.30
70	303.50	240.98	430.16	341.50
71	330.14	262.16	457.52	363.44
72	367.88	292.70	494.50	393.48
73	410.00	329.66	538.08	432.66
74	448.18	360.70	574.08	461.98
75	497.22	395.20	621.16	493.74
76	545.50	431.92	664.50	526.04
77	603.88	482.68	729.30	582.72
78	658.84	525.04	774.88	617.44
79	704.90	567.16	814.04	655.14

Attachment 2

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Annual Premiums with 4.4% Increase

**Nursing Home Indemnity Policy
FORM: 30240-PA**

Annual Premiums Per \$10 Daily Benefit

2 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	57.92	43.36	121.46	91.18
51	57.92	43.36	121.46	91.18
52	57.92	43.36	121.46	91.18
53	57.92	43.36	121.46	91.18
54	57.92	43.36	121.46	91.18
55	57.92	43.36	121.46	91.18
56	64.56	46.56	135.76	97.82
57	69.74	52.72	146.38	110.86
58	76.62	58.90	160.64	123.94
59	83.30	63.58	171.48	131.10
60	95.08	69.98	191.94	140.92
61	102.00	76.16	194.88	145.36
62	115.56	86.96	212.38	159.66
63	127.62	93.12	223.46	163.36
64	146.10	105.44	247.14	178.38
65	159.92	116.56	258.46	188.26
66	178.62	128.86	279.16	201.58
67	197.12	139.70	300.34	212.64
68	217.58	156.72	326.70	235.30
69	236.30	169.28	344.96	246.88
70	255.00	186.26	361.44	264.10
71	280.64	203.28	388.76	281.84
72	306.00	222.00	411.22	298.38
73	331.62	244.40	435.12	320.80
74	363.92	267.84	466.16	342.96
75	401.12	291.74	501.40	364.64
76	440.32	319.80	536.38	389.56
77	477.76	349.38	576.80	421.78
78	516.92	378.70	607.84	445.46
79	561.02	408.26	647.96	471.56
80		442.48		
81		477.98		
82		518.38		
83		558.78		
84		611.52		

Attachment 3
RiverSource Life Insurance Company
Nationwide Experience Before Premium Rate Increase
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Policy Form: 30240

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors	
		Without Interest			With Interest			Calendar Year Effective	Mid-Year
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Int Rate	Disc / Accum Factor
Historical Experience	1989	477,843	0	0.0%	1,603,182	0	0.0%	4.50%	3.3550
	1990	11,323,832	1,155	0.0%	36,355,919	3,707	0.0%	4.50%	3.2106
	1991	23,731,552	3,294,975	13.9%	72,910,746	10,123,192	13.9%	4.50%	3.0723
	1992	34,450,739	5,951,565	17.3%	101,285,589	17,497,674	17.3%	4.50%	2.9400
	1993	40,973,158	8,891,377	21.7%	115,274,238	25,015,078	21.7%	4.50%	2.8134
	1994	39,423,325	9,855,045	25.0%	106,137,729	26,532,316	25.0%	4.50%	2.6923
	1995	37,639,964	11,266,955	29.9%	96,972,690	29,027,311	29.9%	4.50%	2.5763
	1996	36,136,527	15,460,789	42.8%	89,090,290	38,116,728	42.8%	4.50%	2.4654
	1997	34,591,520	17,483,738	50.5%	81,608,859	41,247,911	50.5%	4.50%	2.3592
	1998	33,125,431	19,582,746	59.1%	74,784,728	44,210,452	59.1%	4.50%	2.2576
	1999	31,292,897	22,617,859	72.3%	67,605,317	48,863,725	72.3%	4.50%	2.1604
	2000	29,846,169	26,416,087	88.5%	61,703,157	54,611,899	88.5%	4.50%	2.0674
	2001	28,402,508	25,640,474	90.3%	56,190,020	50,725,758	90.3%	4.50%	1.9783
	2002	26,902,106	29,900,133	111.1%	50,929,860	56,605,591	111.1%	4.50%	1.8932
	2003	25,359,342	33,073,791	130.4%	45,941,789	59,917,529	130.4%	4.50%	1.8116
	2004	23,930,320	38,568,248	161.2%	41,486,055	66,862,643	161.2%	4.50%	1.7336
	2005	23,448,643	41,518,885	177.1%	38,900,488	68,878,395	177.1%	4.50%	1.6590
	2006	26,253,703	41,251,334	157.1%	41,678,456	65,487,595	157.1%	4.50%	1.5875
	2007	24,540,754	47,241,489	192.5%	37,281,439	71,767,586	192.5%	4.50%	1.5192
	2008	23,100,812	52,517,254	227.3%	33,582,708	76,346,736	227.3%	4.50%	1.4537
Projected Future Experience	2009	23,542,134	55,554,684	236.0%	32,750,505	77,284,582	236.0%	4.50%	1.3911
	2010	23,355,664	55,113,549	236.0%	31,091,961	73,369,282	236.0%	4.50%	1.3312
	2011	21,702,429	55,368,937	255.1%	27,646,995	70,535,181	255.1%	4.50%	1.2739
	2012	20,270,785	52,889,450	260.9%	24,711,202	64,475,150	260.9%	4.50%	1.2191
	2013	18,431,432	54,802,448	297.3%	21,501,369	63,930,335	297.3%	4.50%	1.1666
	2014	18,245,143	53,660,027	294.1%	20,367,512	59,902,040	294.1%	4.50%	1.1163
	2015	16,424,635	51,605,113	314.2%	17,545,679	55,127,357	314.2%	4.50%	1.0683
	2016	15,720,862	45,684,692	290.6%	16,070,689	46,701,287	290.6%	4.50%	1.0223
	2017	14,675,085	52,090,968	355.0%	14,355,638	50,957,051	355.0%	4.50%	0.9782
	2018	12,801,644	49,808,322	389.1%	11,983,711	46,625,927	389.1%	4.50%	0.9361
	2019	11,081,604	47,299,784	426.8%	9,926,861	42,370,972	426.8%	4.50%	0.8958
	2020	9,514,389	44,366,099	466.3%	8,155,938	38,031,568	466.3%	4.50%	0.8572
	2021	8,101,435	41,030,937	506.5%	6,645,668	33,657,986	506.5%	4.50%	0.8203
	2022	6,840,350	37,450,514	547.5%	5,369,560	29,398,027	547.5%	4.50%	0.7850
	2023	5,727,673	33,765,392	589.5%	4,302,515	25,363,893	589.5%	4.50%	0.7512
	2024	4,755,220	30,053,545	632.0%	3,418,208	21,603,471	632.0%	4.50%	0.7188
	2025	3,913,223	26,422,454	675.2%	2,691,820	18,175,430	675.2%	4.50%	0.6879
	2026	3,190,914	22,937,283	718.8%	2,100,440	15,098,619	718.8%	4.50%	0.6583
	2027	2,576,454	19,651,078	762.7%	1,622,936	12,378,424	762.7%	4.50%	0.6299
	2028	2,059,969	16,610,051	806.3%	1,241,719	10,012,295	806.3%	4.50%	0.6028
	2029	1,630,855	13,843,848	848.9%	940,723	7,985,520	848.9%	4.50%	0.5768
	2030	1,277,946	11,371,222	889.8%	705,411	6,276,784	889.8%	4.50%	0.5520
	2031	990,699	9,198,189	928.5%	523,306	4,858,656	928.5%	4.50%	0.5282
	2032	759,411	7,316,349	963.4%	383,862	3,698,213	963.4%	4.50%	0.5055
	2033	575,285	5,717,874	993.9%	278,269	2,765,768	993.9%	4.50%	0.4837
	2034	430,439	4,390,421	1020.0%	199,240	2,032,222	1020.0%	4.50%	0.4629
	2035	317,905	3,312,459	1042.0%	140,814	1,467,233	1042.0%	4.50%	0.4429
	2036	231,609	2,455,389	1060.1%	98,172	1,040,765	1060.1%	4.50%	0.4239
	2037	166,333	1,791,376	1077.0%	67,467	726,612	1077.0%	4.50%	0.4056
	2038	117,657	1,286,001	1093.0%	45,669	499,161	1093.0%	4.50%	0.3882
	2039	81,899	907,517	1108.1%	30,420	337,084	1108.1%	4.50%	0.3714
	2040	56,036	628,778	1122.1%	19,918	223,493	1122.1%	4.50%	0.3554
	2041	37,634	427,089	1134.8%	12,801	145,268	1134.8%	4.50%	0.3401
	2042	24,766	283,863	1146.2%	8,061	92,394	1146.2%	4.50%	0.3255
	2043	15,934	184,197	1156.0%	4,963	57,372	1156.0%	4.50%	0.3115
	2044	9,995	116,368	1164.2%	2,979	34,685	1164.2%	4.50%	0.2981
	2045	6,092	71,333	1170.9%	1,738	20,346	1170.9%	4.50%	0.2852
	2046	3,593	42,253	1176.0%	981	11,532	1176.0%	4.50%	0.2729
	2047	2,040	24,061	1179.7%	533	6,285	1179.7%	4.50%	0.2612
	2048	1,107	13,091	1182.2%	277	3,272	1182.2%	4.50%	0.2499
	2049	570	6,751	1183.8%	136	1,615	1183.8%	4.50%	0.2392
	2050	276	3,267	1184.8%	63	748	1184.8%	4.50%	0.2289
	2051	124	1,465	1185.2%	27	321	1185.2%	4.50%	0.2190
	2052	50	598	1185.3%	11	125	1185.3%	4.50%	0.2096
	2053	18	217	1184.8%	4	44	1184.8%	4.50%	0.2006
	2054	6	68	1183.6%	1	13	1183.6%	4.50%	0.1919
	2055	1	17	1181.6%	0	3	1181.6%	4.50%	0.1837
	2056	0	3	1177.8%	0	1	1177.8%	4.50%	0.1758
	Past	712,644,229	875,212,800	122.8%	1,443,009,170	1,363,167,041	94.5%		
	Future	91,976,243	484,880,493	527.2%	75,280,857	375,959,195	499.4%		
	Lifetime	804,620,472	1,360,093,293	169.0%	1,518,290,027	1,739,126,236	114.5%		

Attachment 3
RiverSource Life Insurance Company
Nationwide Experience With 4.4% Premium Rate Increase
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Policy Form: 30240

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors	
		Without Interest			With Interest			Calendar Year Effective	Mid-Year
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Int Rate	Disc / Accum Factor
Historical Experience	1989	477,843	0	0.0%	1,603,182	0	0.0%	4.50%	3.3550
	1990	11,323,832	1,155	0.0%	36,355,919	3,707	0.0%	4.50%	3.2106
	1991	23,731,552	3,294,975	13.9%	72,910,746	10,123,192	13.9%	4.50%	3.0723
	1992	34,450,739	5,951,565	17.3%	101,285,589	17,497,674	17.3%	4.50%	2.9400
	1993	40,973,158	8,891,377	21.7%	115,274,238	25,015,078	21.7%	4.50%	2.8134
	1994	39,423,325	9,855,045	25.0%	106,137,729	26,532,316	25.0%	4.50%	2.6923
	1995	37,639,964	11,266,955	29.9%	96,972,690	29,027,311	29.9%	4.50%	2.5763
	1996	36,136,527	15,460,789	42.8%	89,090,290	38,116,728	42.8%	4.50%	2.4654
	1997	34,591,520	17,483,738	50.5%	81,608,859	41,247,911	50.5%	4.50%	2.3592
	1998	33,125,431	19,582,746	59.1%	74,784,728	44,210,452	59.1%	4.50%	2.2576
	1999	31,292,897	22,617,859	72.3%	67,605,317	48,863,725	72.3%	4.50%	2.1604
	2000	29,846,169	26,416,087	88.5%	61,703,157	54,611,899	88.5%	4.50%	2.0674
	2001	28,402,508	25,640,474	90.3%	56,190,020	50,725,758	90.3%	4.50%	1.9783
	2002	26,902,106	29,900,133	111.1%	50,929,860	56,605,591	111.1%	4.50%	1.8932
	2003	25,359,342	33,073,791	130.4%	45,941,789	59,917,529	130.4%	4.50%	1.8116
	2004	23,930,320	38,568,248	161.2%	41,486,055	66,862,643	161.2%	4.50%	1.7336
	2005	23,448,643	41,518,885	177.1%	38,900,488	68,878,395	177.1%	4.50%	1.6590
	2006	26,253,703	41,251,334	157.1%	41,678,456	65,487,595	157.1%	4.50%	1.5875
	2007	24,540,754	47,241,489	192.5%	37,281,439	71,767,586	192.5%	4.50%	1.5192
	2008	23,100,812	52,517,254	227.3%	33,582,708	76,346,736	227.3%	4.50%	1.4537
	2009	23,542,134	55,554,684	236.0%	32,750,505	77,284,582	236.0%	4.50%	1.3911
	2010	23,355,664	55,113,549	236.0%	31,091,961	73,369,282	236.0%	4.50%	1.3312
	2011	21,702,429	55,368,937	255.1%	27,646,995	70,535,181	255.1%	4.50%	1.2739
	2012	20,270,785	52,889,450	260.9%	24,711,202	64,475,150	260.9%	4.50%	1.2191
	2013	18,431,432	54,802,448	297.3%	21,501,369	63,930,335	297.3%	4.50%	1.1666
	2014	18,245,143	53,660,027	294.1%	20,367,512	59,902,040	294.1%	4.50%	1.1163
	2015	16,424,635	51,605,113	314.2%	17,545,679	55,127,357	314.2%	4.50%	1.0683
	2016	15,720,862	45,684,692	290.6%	16,070,689	46,701,287	290.6%	4.50%	1.0223
Projected Future Experience	2017	14,702,581	52,071,283	354.2%	14,382,535	50,937,794	354.2%	4.50%	0.9782
	2018	13,117,302	49,812,541	379.7%	12,279,200	46,629,876	379.7%	4.50%	0.9361
	2019	11,420,067	47,001,264	411.6%	10,230,054	42,103,559	411.6%	4.50%	0.8958
	2020	9,804,977	43,882,012	447.5%	8,405,035	37,616,598	447.5%	4.50%	0.8572
	2021	8,348,864	40,551,075	485.7%	6,848,636	33,264,352	485.7%	4.50%	0.8203
	2022	7,049,262	37,010,525	525.0%	5,533,553	29,052,643	525.0%	4.50%	0.7850
	2023	5,902,602	33,366,965	565.3%	4,433,918	25,064,602	565.3%	4.50%	0.7512
	2024	4,900,449	29,697,447	606.0%	3,522,603	21,347,496	606.0%	4.50%	0.7188
	2025	4,032,737	26,108,152	647.4%	2,774,032	17,959,228	647.4%	4.50%	0.6879
	2026	3,288,369	22,663,436	689.2%	2,164,591	14,918,357	689.2%	4.50%	0.6583
	2027	2,655,144	19,415,669	731.2%	1,672,503	12,230,137	731.2%	4.50%	0.6299
	2028	2,122,884	16,410,454	773.0%	1,279,643	9,891,980	773.0%	4.50%	0.6028
	2029	1,680,664	13,677,020	813.8%	969,454	7,889,289	813.8%	4.50%	0.5768
	2030	1,316,977	11,233,840	853.0%	726,956	6,200,951	853.0%	4.50%	0.5520
	2031	1,020,957	9,086,805	890.0%	539,288	4,799,821	890.0%	4.50%	0.5282
	2032	782,605	7,227,570	923.5%	395,585	3,653,338	923.5%	4.50%	0.5055
	2033	592,856	5,648,363	952.7%	286,768	2,732,145	952.7%	4.50%	0.4837
	2034	443,586	4,336,958	977.7%	205,325	2,007,475	977.7%	4.50%	0.4629
	2035	327,614	3,272,062	998.8%	145,115	1,449,339	998.8%	4.50%	0.4429
	2036	238,682	2,425,403	1016.2%	101,170	1,028,055	1016.2%	4.50%	0.4239
	2037	171,413	1,769,470	1032.3%	69,528	717,727	1032.3%	4.50%	0.4056
	2038	121,251	1,270,256	1047.6%	47,064	493,050	1047.6%	4.50%	0.3882
	2039	84,400	896,393	1062.1%	31,349	332,952	1062.1%	4.50%	0.3714
	2040	57,748	621,063	1075.5%	20,526	220,751	1075.5%	4.50%	0.3554
	2041	38,784	421,843	1087.7%	13,192	143,484	1087.7%	4.50%	0.3401
	2042	25,522	280,374	1098.5%	8,307	91,258	1098.5%	4.50%	0.3255
	2043	16,421	181,932	1108.0%	5,115	56,667	1108.0%	4.50%	0.3115
	2044	10,300	114,936	1115.8%	3,070	34,258	1115.8%	4.50%	0.2981
	2045	6,278	70,454	1122.2%	1,791	20,095	1122.2%	4.50%	0.2852
	2046	3,703	41,732	1127.1%	1,011	11,390	1127.1%	4.50%	0.2729
	2047	2,102	23,765	1130.6%	549	6,207	1130.6%	4.50%	0.2612
	2048	1,141	12,929	1133.0%	285	3,232	1133.0%	4.50%	0.2499
	2049	588	6,667	1134.6%	141	1,595	1134.6%	4.50%	0.2392
	2050	284	3,227	1135.5%	65	739	1135.5%	4.50%	0.2289
	2051	127	1,447	1135.9%	28	317	1135.9%	4.50%	0.2190
	2052	52	591	1136.0%	11	124	1136.0%	4.50%	0.2096
	2053	19	215	1135.5%	4	43	1135.5%	4.50%	0.2006
	2054	6	67	1134.3%	1	13	1134.3%	4.50%	0.1919
	2055	2	17	1132.4%	0	3	1132.4%	4.50%	0.1837
	2056	0	3	1128.8%	0	1	1128.8%	4.50%	0.1758
	Past	712,644,229	875,212,800	122.8%	1,443,009,170	1,363,167,041	94.5%		
	Future	94,289,318	480,616,227	509.7%	77,097,999	372,910,940	483.7%		
	Lifetime	806,933,547	1,355,829,026	168.0%	1,520,107,170	1,736,077,981	114.2%		

Attachment 4
RiverSource Life Insurance Company
Nationwide Experience Before Premium Rate Increase
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Policy Form: 30240

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors	
		Without Interest			With Interest			Calendar Year Effective	Mid-Year
		Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio	Int Rate	Disc / Accum Factor
Historical Experience	1989	1,980,005	0	0.0%	6,643,001	0	0.0%	4.50%	3.3550
	1990	15,208,144	1,158	0.0%	48,826,761	3,717	0.0%	4.50%	3.2106
	1991	26,918,841	1,827	0.0%	82,703,094	5,613	0.0%	4.50%	3.0723
	1992	37,119,675	1,588,458	4.3%	109,132,294	4,670,086	4.3%	4.50%	2.9400
	1993	40,772,358	3,028,784	7.4%	114,709,307	8,521,206	7.4%	4.50%	2.8134
	1994	38,901,430	5,537,661	14.2%	104,732,653	14,908,806	14.2%	4.50%	2.6923
	1995	37,213,839	7,366,150	19.8%	95,874,855	18,977,579	19.8%	4.50%	2.5763
	1996	35,677,344	9,633,117	27.0%	87,958,227	23,749,298	27.0%	4.50%	2.4654
	1997	34,218,783	12,279,738	35.9%	80,729,494	28,970,552	35.9%	4.50%	2.3592
	1998	32,637,569	14,959,206	45.8%	73,683,318	33,772,244	45.8%	4.50%	2.2576
	1999	30,877,434	17,278,338	56.0%	66,707,749	37,328,200	56.0%	4.50%	2.1604
	2000	29,412,772	20,140,410	68.5%	60,807,165	41,637,735	68.5%	4.50%	2.0674
	2001	27,986,730	23,869,974	85.3%	55,367,467	47,223,095	85.3%	4.50%	1.9783
	2002	26,482,169	25,953,419	98.0%	50,134,855	49,133,849	98.0%	4.50%	1.8932
	2003	24,951,197	28,473,272	114.1%	45,202,380	51,583,083	114.1%	4.50%	1.8116
	2004	23,482,944	32,018,424	136.3%	40,710,475	55,507,744	136.3%	4.50%	1.7336
	2005	24,624,616	35,752,431	145.2%	40,851,388	59,312,048	145.2%	4.50%	1.6590
	2006	25,890,718	37,518,838	144.9%	41,102,207	59,562,158	144.9%	4.50%	1.5875
	2007	24,023,319	40,378,275	168.1%	36,495,369	61,341,236	168.1%	4.50%	1.5192
	2008	23,099,424	43,997,652	190.5%	33,580,691	63,961,401	190.5%	4.50%	1.4537
Projected Future Experience	2009	23,508,208	50,473,045	214.7%	32,703,310	70,215,289	214.7%	4.50%	1.3911
	2010	23,004,307	55,999,164	243.4%	30,624,220	74,548,246	243.4%	4.50%	1.3312
	2011	21,308,260	58,219,413	273.2%	27,144,859	74,166,437	273.2%	4.50%	1.2739
	2012	19,704,010	59,919,804	304.1%	24,020,273	73,045,538	304.1%	4.50%	1.2191
	2013	18,293,473	61,193,289	334.5%	21,340,431	71,385,632	334.5%	4.50%	1.1666
	2014	17,902,056	63,209,156	353.1%	19,984,516	70,561,974	353.1%	4.50%	1.1163
	2015	15,966,681	61,296,424	383.9%	17,056,468	65,480,136	383.9%	4.50%	1.0683
	2016	15,793,858	60,171,377	381.0%	16,145,309	61,510,336	381.0%	4.50%	1.0223
	2017	14,721,853	47,216,413	320.7%	14,401,387	46,188,605	320.7%	4.50%	0.9782
	2018	12,837,274	46,463,769	361.9%	12,017,064	43,495,067	361.9%	4.50%	0.9361
	2019	11,109,043	50,237,639	452.2%	9,951,440	45,002,692	452.2%	4.50%	0.8958
	2020	9,534,874	52,352,356	549.1%	8,173,498	44,877,558	549.1%	4.50%	0.8572
	2021	8,116,841	52,055,039	641.3%	6,658,306	42,701,140	641.3%	4.50%	0.8203
	2022	6,851,686	50,094,782	731.1%	5,378,459	39,323,566	731.1%	4.50%	0.7850
	2023	5,736,032	47,628,824	830.3%	4,308,793	35,777,828	830.3%	4.50%	0.7512
	2024	4,761,629	44,731,036	939.4%	3,422,815	32,154,131	939.4%	4.50%	0.7188
	2025	3,918,097	41,412,553	1057.0%	2,695,173	28,486,791	1057.0%	4.50%	0.6879
	2026	3,194,630	37,729,621	1181.0%	2,102,886	24,835,773	1181.0%	4.50%	0.6583
	2027	2,579,217	33,865,146	1313.0%	1,624,677	21,332,016	1313.0%	4.50%	0.6299
	2028	2,062,022	29,921,200	1451.1%	1,242,957	18,036,060	1451.1%	4.50%	0.6028
	2029	1,632,390	26,063,838	1596.7%	941,609	15,034,353	1596.7%	4.50%	0.5768
	2030	1,279,082	22,536,807	1762.0%	706,038	12,440,060	1762.0%	4.50%	0.5520
	2031	991,530	19,335,268	1950.0%	523,745	10,213,251	1950.0%	4.50%	0.5282
	2032	760,014	16,388,087	2156.3%	384,166	8,283,727	2156.3%	4.50%	0.5055
	2033	575,721	13,716,147	2382.4%	278,480	6,634,578	2382.4%	4.50%	0.4837
	2034	430,755	11,331,691	2630.7%	199,386	5,245,171	2630.7%	4.50%	0.4629
	2035	318,134	9,238,355	2903.9%	140,915	4,092,072	2903.9%	4.50%	0.4429
	2036	231,777	7,430,797	3206.0%	98,243	3,149,689	3206.0%	4.50%	0.4239
	2037	166,458	5,895,864	3542.0%	67,518	2,391,462	3542.0%	4.50%	0.4056
	2038	117,752	4,614,703	3919.0%	45,705	1,791,198	3919.0%	4.50%	0.3882
	2039	81,971	3,563,174	4346.9%	30,447	1,323,490	4346.9%	4.50%	0.3714
	2040	56,092	2,713,765	4838.1%	19,937	964,583	4838.1%	4.50%	0.3554
	2041	37,677	2,038,226	5409.7%	12,815	693,271	5409.7%	4.50%	0.3401
	2042	24,800	1,509,195	6085.5%	8,072	491,225	6085.5%	4.50%	0.3255
	2043	15,961	1,101,278	6899.9%	4,971	343,017	6899.9%	4.50%	0.3115
	2044	10,017	791,658	7903.3%	2,986	235,961	7903.3%	4.50%	0.2981
	2045	6,110	560,381	9172.2%	1,743	159,834	9172.2%	4.50%	0.2852
	2046	3,607	390,410	10824.7%	984	106,559	10824.7%	4.50%	0.2729
	2047	2,050	267,546	13050.3%	535	69,880	13050.3%	4.50%	0.2612
	2048	1,115	180,225	16163.8%	279	45,046	16163.8%	4.50%	0.2499
	2049	576	119,235	20714.6%	138	28,518	20714.6%	4.50%	0.2392
	2050	279	77,397	27716.7%	64	17,714	27716.7%	4.50%	0.2289
	2051	126	49,236	39171.1%	28	10,784	39171.1%	4.50%	0.2190
	2052	52	30,659	59377.8%	11	6,426	59377.8%	4.50%	0.2096
	2053	19	18,661	98576.5%	4	3,743	98576.5%	4.50%	0.2006
	2054	6	11,085	184712.9%	1	2,128	184712.9%	4.50%	0.1919
	2055	2	6,416	409384.5%	0	1,178	409384.5%	4.50%	0.1837
	2056	0	3,610	1161999.2%	0	634	1161999.2%	4.50%	0.1758
	Past	716,960,164	830,258,802	115.8%	1,464,972,132	1,221,083,239	83.4%		
	Future	92,167,268	683,692,093	741.8%	75,446,275	495,990,776	657.4%		
	Lifetime	809,127,433	1,513,950,896	187.1%	1,540,418,407	1,717,074,015	111.5%		

Attachment 4
RiverSource Life Insurance Company
Nationwide Experience With 4.4% Premium Rate Increase
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Policy Form: 30240

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors	
		Without Interest			With Interest			Calendar Year Effective	Mid-Year
		Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio	Int Rate	Disc / Accum Factor
Historical Experience	1989	1,980,005	0	0.0%	6,643,001	0	0.0%	4.50%	3.3550
	1990	15,208,144	1,158	0.0%	48,826,761	3,717	0.0%	4.50%	3.2106
	1991	26,918,841	1,827	0.0%	82,703,094	5,613	0.0%	4.50%	3.0723
	1992	37,119,675	1,588,458	4.3%	109,132,294	4,670,086	4.3%	4.50%	2.9400
	1993	40,772,358	3,028,784	7.4%	114,709,307	8,521,206	7.4%	4.50%	2.8134
	1994	38,901,430	5,537,661	14.2%	104,732,653	14,908,806	14.2%	4.50%	2.6923
	1995	37,213,839	7,366,150	19.8%	95,874,855	18,977,579	19.8%	4.50%	2.5763
	1996	35,677,344	9,633,117	27.0%	87,958,227	23,749,298	27.0%	4.50%	2.4654
	1997	34,218,783	12,279,738	35.9%	80,729,494	28,970,552	35.9%	4.50%	2.3592
	1998	32,637,569	14,959,206	45.8%	73,683,318	33,772,244	45.8%	4.50%	2.2576
	1999	30,877,434	17,278,338	56.0%	66,707,749	37,328,200	56.0%	4.50%	2.1604
	2000	29,412,772	20,140,410	68.5%	60,807,165	41,637,735	68.5%	4.50%	2.0674
	2001	27,986,730	23,869,974	85.3%	55,367,467	47,223,095	85.3%	4.50%	1.9783
	2002	26,482,169	25,953,419	98.0%	50,134,855	49,133,849	98.0%	4.50%	1.8932
	2003	24,951,197	28,473,272	114.1%	45,202,380	51,583,083	114.1%	4.50%	1.8116
	2004	23,482,944	32,018,424	136.3%	40,710,475	55,507,744	136.3%	4.50%	1.7336
	2005	24,624,616	35,752,431	145.2%	40,851,388	59,312,048	145.2%	4.50%	1.6590
	2006	25,890,718	37,518,838	144.9%	41,102,207	59,562,158	144.9%	4.50%	1.5875
	2007	24,023,319	40,378,275	168.1%	36,495,369	61,341,236	168.1%	4.50%	1.5192
	2008	23,099,424	43,997,652	190.5%	33,580,691	63,961,401	190.5%	4.50%	1.4537
Projected Future Experience	2009	23,508,208	50,473,045	214.7%	32,703,310	70,215,289	214.7%	4.50%	1.3911
	2010	23,004,307	55,999,164	243.4%	30,624,220	74,548,246	243.4%	4.50%	1.3312
	2011	21,308,260	58,219,413	273.2%	27,144,859	74,166,437	273.2%	4.50%	1.2739
	2012	19,704,010	59,919,804	304.1%	24,020,273	73,045,538	304.1%	4.50%	1.2191
	2013	18,293,473	61,193,289	334.5%	21,340,431	71,385,632	334.5%	4.50%	1.1666
	2014	17,902,056	63,209,156	353.1%	19,984,516	70,561,974	353.1%	4.50%	1.1163
	2015	15,966,681	61,296,424	383.9%	17,056,468	65,480,136	383.9%	4.50%	1.0683
	2016	15,793,858	60,171,377	381.0%	16,145,309	61,510,336	381.0%	4.50%	1.0223
	2017	14,800,809	47,215,551	319.0%	14,478,625	46,187,762	319.0%	4.50%	0.9782
	2018	13,194,530	46,455,844	352.1%	12,351,494	43,487,648	352.1%	4.50%	0.9361
	2019	11,447,910	50,205,719	438.6%	10,254,996	44,974,098	438.6%	4.50%	0.8958
	2020	9,825,750	52,207,030	531.3%	8,422,842	44,752,981	531.3%	4.50%	0.8572
	2021	8,364,479	51,794,012	619.2%	6,861,445	42,487,018	619.2%	4.50%	0.8203
	2022	7,060,742	49,753,656	704.7%	5,542,565	39,055,788	704.7%	4.50%	0.7850
	2023	5,911,061	47,241,922	799.2%	4,440,272	35,487,195	799.2%	4.50%	0.7512
	2024	4,906,936	44,329,510	903.4%	3,527,266	31,865,501	903.4%	4.50%	0.7188
	2025	4,037,671	41,014,915	1015.8%	2,777,426	28,213,265	1015.8%	4.50%	0.6879
	2026	3,292,131	37,347,050	1134.4%	2,167,067	24,583,943	1134.4%	4.50%	0.6583
	2027	2,657,941	33,505,533	1260.6%	1,674,266	21,105,492	1260.6%	4.50%	0.6299
	2028	2,124,964	29,590,159	1392.5%	1,280,897	17,836,513	1392.5%	4.50%	0.6028
	2029	1,682,221	25,765,032	1531.6%	970,352	14,861,993	1531.6%	4.50%	0.5768
	2030	1,318,129	22,272,193	1689.7%	727,592	12,293,996	1689.7%	4.50%	0.5520
	2031	1,021,800	19,105,356	1869.8%	539,734	10,091,807	1869.8%	4.50%	0.5282
	2032	783,218	16,192,055	2067.4%	395,895	8,184,638	2067.4%	4.50%	0.5055
	2033	593,299	13,551,599	2284.1%	286,982	6,554,986	2284.1%	4.50%	0.4837
	2034	443,907	11,195,442	2522.0%	205,474	5,182,104	2522.0%	4.50%	0.4629
	2035	327,848	9,127,048	2783.9%	145,218	4,042,769	2783.9%	4.50%	0.4429
	2036	238,854	7,341,102	3073.5%	101,243	3,111,671	3073.5%	4.50%	0.4239
	2037	171,541	5,824,572	3395.4%	69,580	2,362,545	3395.4%	4.50%	0.4056
	2038	121,348	4,558,806	3756.8%	47,101	1,769,501	3756.8%	4.50%	0.3882
	2039	84,474	3,519,943	4166.9%	31,377	1,307,432	4166.9%	4.50%	0.3714
	2040	57,805	2,680,793	4637.7%	20,546	952,863	4637.7%	4.50%	0.3554
	2041	38,828	2,013,430	5185.5%	13,207	684,837	5185.5%	4.50%	0.3401
	2042	25,557	1,490,813	5833.2%	8,319	485,241	5833.2%	4.50%	0.3255
	2043	16,448	1,087,850	6613.7%	5,123	338,834	6613.7%	4.50%	0.3115
	2044	10,323	781,996	7575.5%	3,077	233,081	7575.5%	4.50%	0.2981
	2045	6,296	553,535	8791.6%	1,796	157,881	8791.6%	4.50%	0.2852
	2046	3,717	385,636	10375.5%	1,014	105,256	10375.5%	4.50%	0.2729
	2047	2,113	264,272	12508.6%	552	69,025	12508.6%	4.50%	0.2612
	2048	1,149	178,018	15492.7%	287	44,494	15492.7%	4.50%	0.2499
	2049	593	117,774	19854.4%	142	28,169	19854.4%	4.50%	0.2392
	2050	288	76,448	26565.5%	66	17,497	26565.5%	4.50%	0.2289
	2051	130	48,632	37544.0%	28	10,652	37544.0%	4.50%	0.2190
	2052	53	30,283	56911.0%	11	6,347	56911.0%	4.50%	0.2096
	2053	20	18,432	94480.8%	4	3,697	94480.8%	4.50%	0.2006
	2054	6	10,949	177037.7%	1	2,101	177037.7%	4.50%	0.1919
	2055	2	6,337	392372.4%	0	1,164	392372.4%	4.50%	0.1837
	2056	0	3,566	1113710.3%	0	627	1113710.3%	4.50%	0.1758
	Past	716,960,164	830,258,802	115.8%	1,464,972,132	1,221,083,239	83.4%		
	Future	94,574,889	678,862,812	717.8%	77,353,881	492,942,411	637.3%		
	Lifetime	811,535,053	1,509,121,615	186.0%	1,542,326,013	1,714,025,650	111.1%		

Attachment 5
RiverSource Life Insurance Company
Pennsylvania Experience Before Premium Rate Increase
Policy Form: 30240-PA

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors	
		Without Interest			With Interest			Calendar Year Effective	Mid-Year Disc / Accum
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Int Rate	Factor
Historical Experience	1989	0	0	0.0%	0	0	0.0%	4.50%	3.3550
	1990	333,267	0	0.0%	1,069,975	0	0.0%	4.50%	3.2106
	1991	1,298,148	63,336	4.9%	3,988,315	194,588	4.9%	4.50%	3.0723
	1992	2,132,311	6,592	0.3%	6,269,020	19,382	0.3%	4.50%	2.9400
	1993	2,593,868	193,614	7.5%	7,297,611	544,716	7.5%	4.50%	2.8134
	1994	2,515,595	509,235	20.2%	6,772,627	1,370,993	20.2%	4.50%	2.6923
	1995	2,429,553	651,307	26.8%	6,259,313	1,677,976	26.8%	4.50%	2.5763
	1996	2,355,371	1,278,067	54.3%	5,806,885	3,150,922	54.3%	4.50%	2.4654
	1997	2,269,159	1,054,465	46.5%	5,353,436	2,487,711	46.5%	4.50%	2.3592
	1998	2,190,173	823,096	37.6%	4,944,585	1,858,241	37.6%	4.50%	2.2576
	1999	2,079,456	936,464	45.0%	4,492,467	2,023,140	45.0%	4.50%	2.1604
	2000	1,982,364	964,993	48.7%	4,098,286	1,995,001	48.7%	4.50%	2.0674
	2001	1,878,489	592,625	31.5%	3,716,304	1,172,417	31.5%	4.50%	1.9783
	2002	1,773,611	1,709,102	96.4%	3,357,722	3,235,596	96.4%	4.50%	1.8932
	2003	1,682,901	1,886,869	112.1%	3,048,797	3,418,312	112.1%	4.50%	1.8116
	2004	1,607,401	2,916,459	181.4%	2,786,620	5,056,028	181.4%	4.50%	1.7336
	2005	1,629,618	2,715,356	166.6%	2,703,481	4,504,682	166.6%	4.50%	1.6590
	2006	1,765,816	2,494,738	141.3%	2,803,280	3,960,463	141.3%	4.50%	1.5875
	2007	1,654,827	3,840,991	232.1%	2,513,954	5,835,096	232.1%	4.50%	1.5192
	2008	1,558,649	3,436,221	220.5%	2,265,880	4,995,391	220.5%	4.50%	1.4537
Projected Future Experience	2009	1,583,998	3,283,466	207.3%	2,203,570	4,567,775	207.3%	4.50%	1.3911
	2010	1,579,645	4,464,107	282.6%	2,102,884	5,942,792	282.6%	4.50%	1.3312
	2011	1,494,640	4,426,311	296.1%	1,904,041	5,638,733	296.1%	4.50%	1.2739
	2012	1,399,081	3,211,600	229.6%	1,705,556	3,915,117	229.6%	4.50%	1.2191
	2013	1,277,070	2,003,218	156.9%	1,489,779	2,336,873	156.9%	4.50%	1.1666
	2014	1,276,657	3,376,280	264.5%	1,425,164	3,769,026	264.5%	4.50%	1.1163
	2015	1,127,579	2,428,192	215.3%	1,204,541	2,593,925	215.3%	4.50%	1.0683
	2016	1,046,565	2,413,377	230.6%	1,069,853	2,467,081	230.6%	4.50%	1.0223
	2017	974,861	3,390,448	347.8%	953,641	3,316,645	347.8%	4.50%	0.9782
	2018	849,822	3,262,833	383.9%	795,524	3,054,362	383.9%	4.50%	0.9361
	2019	734,759	3,117,322	424.3%	658,195	2,792,486	424.3%	4.50%	0.8958
	2020	629,650	2,940,488	467.0%	539,750	2,520,649	467.0%	4.50%	0.8572
	2021	534,628	2,727,436	510.2%	438,559	2,237,336	510.2%	4.50%	0.8203
	2022	449,718	2,487,437	553.1%	353,021	1,952,597	553.1%	4.50%	0.7850
	2023	374,795	2,230,922	595.2%	281,538	1,675,824	595.2%	4.50%	0.7512
	2024	309,448	1,968,095	636.0%	222,441	1,414,731	636.0%	4.50%	0.7188
	2025	253,043	1,709,264	675.5%	174,063	1,175,765	675.5%	4.50%	0.6879
	2026	204,826	1,463,180	714.4%	134,828	963,148	714.4%	4.50%	0.6583
	2027	164,012	1,234,685	752.8%	103,313	777,741	752.8%	4.50%	0.6299
	2028	129,917	1,027,683	791.0%	78,312	619,472	791.0%	4.50%	0.6028
	2029	101,792	842,199	827.4%	58,716	485,804	827.4%	4.50%	0.5768
	2030	78,854	679,891	862.2%	43,527	375,292	862.2%	4.50%	0.5520
	2031	60,365	539,375	893.5%	31,886	284,908	893.5%	4.50%	0.5282
	2032	45,639	420,723	921.8%	23,069	212,664	921.8%	4.50%	0.5055
	2033	34,060	322,391	946.5%	16,475	155,942	946.5%	4.50%	0.4837
	2034	25,074	242,859	968.5%	11,606	112,413	968.5%	4.50%	0.4629
	2035	18,198	179,804	988.0%	8,061	79,643	988.0%	4.50%	0.4429
	2036	13,013	130,880	1005.8%	5,516	55,476	1005.8%	4.50%	0.4239
	2037	9,162	93,673	1022.4%	3,716	37,995	1022.4%	4.50%	0.4056
	2038	6,347	65,896	1038.3%	2,463	25,578	1038.3%	4.50%	0.3882
	2039	4,323	45,522	1053.1%	1,606	16,908	1053.1%	4.50%	0.3714
	2040	2,892	30,845	1066.6%	1,028	10,964	1066.6%	4.50%	0.3554
	2041	1,898	20,472	1078.3%	646	6,963	1078.3%	4.50%	0.3401
	2042	1,221	13,286	1088.0%	397	4,324	1088.0%	4.50%	0.3255
	2043	768	8,412	1095.3%	239	2,620	1095.3%	4.50%	0.3115
	2044	471	5,181	1100.1%	140	1,544	1100.1%	4.50%	0.2981
	2045	281	3,094	1102.1%	80	883	1102.1%	4.50%	0.2852
	2046	162	1,784	1101.7%	44	487	1101.7%	4.50%	0.2729
	2047	90	988	1098.8%	23	258	1098.8%	4.50%	0.2612
	2048	48	523	1093.9%	12	131	1093.9%	4.50%	0.2499
	2049	24	263	1087.3%	6	63	1087.3%	4.50%	0.2392
	2050	11	124	1079.5%	3	28	1079.5%	4.50%	0.2289
	2051	5	55	1071.0%	1	12	1071.0%	4.50%	0.2190
	2052	2	22	1061.9%	0	5	1061.9%	4.50%	0.2096
	2053	1	8	1052.1%	0	2	1052.1%	4.50%	0.2006
	2054	0	3	1041.2%	0	0	1041.2%	4.50%	0.1919
	2055	0	1	1027.4%	0	0	1027.4%	4.50%	0.1837
	2056	0	0	1008.6%	0	0	1008.6%	4.50%	0.1758
	Past	46,515,813	51,680,080	111.1%	92,653,947	78,731,974	85.0%		
	Future	6,014,180	31,208,067	518.9%	4,942,446	24,371,665	493.1%		
	Lifetime	52,529,993	82,888,147	157.8%	97,596,393	103,103,639	105.6%		

Attachment 5
RiverSource Life Insurance Company
Pennsylvania Experience With 4.4% Premium Rate Increase
Policy Form: 30240-PA

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors	
		Without Interest			With Interest			Calendar Year Effective	Mid-Year
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Int Rate	Disc / Accum Factor
Historical Experience	1989	0	0	0.0%	0	0	0.0%	4.50%	3.3550
	1990	333,267	0	0.0%	1,069,975	0	0.0%	4.50%	3.2106
	1991	1,298,148	63,336	4.9%	3,988,315	194,588	4.9%	4.50%	3.0723
	1992	2,132,311	6,592	0.3%	6,269,020	19,382	0.3%	4.50%	2.9400
	1993	2,593,868	193,614	7.5%	7,297,611	544,716	7.5%	4.50%	2.8134
	1994	2,515,595	509,235	20.2%	6,772,627	1,370,993	20.2%	4.50%	2.6923
	1995	2,429,553	651,307	26.8%	6,259,313	1,677,976	26.8%	4.50%	2.5763
	1996	2,355,371	1,278,067	54.3%	5,806,885	3,150,922	54.3%	4.50%	2.4654
	1997	2,269,159	1,054,465	46.5%	5,353,436	2,487,711	46.5%	4.50%	2.3592
	1998	2,190,173	823,096	37.6%	4,944,585	1,858,241	37.6%	4.50%	2.2576
	1999	2,079,456	936,464	45.0%	4,492,467	2,023,140	45.0%	4.50%	2.1604
	2000	1,982,364	964,993	48.7%	4,098,286	1,995,001	48.7%	4.50%	2.0674
	2001	1,878,489	592,625	31.5%	3,716,304	1,172,417	31.5%	4.50%	1.9783
	2002	1,773,611	1,709,102	96.4%	3,357,722	3,235,596	96.4%	4.50%	1.8932
	2003	1,682,901	1,886,869	112.1%	3,048,797	3,418,312	112.1%	4.50%	1.8116
	2004	1,607,401	2,916,459	181.4%	2,786,620	5,056,028	181.4%	4.50%	1.7336
	2005	1,629,618	2,715,356	166.6%	2,703,481	4,504,682	166.6%	4.50%	1.6590
	2006	1,765,816	2,494,738	141.3%	2,803,280	3,960,463	141.3%	4.50%	1.5875
	2007	1,654,827	3,840,991	232.1%	2,513,954	5,835,096	232.1%	4.50%	1.5192
	2008	1,558,649	3,436,221	220.5%	2,265,880	4,995,391	220.5%	4.50%	1.4537
Projected Future Experience	2009	1,583,998	3,283,466	207.3%	2,203,570	4,567,775	207.3%	4.50%	1.3911
	2010	1,579,645	4,464,107	282.6%	2,102,884	5,942,792	282.6%	4.50%	1.3312
	2011	1,494,640	4,426,311	296.1%	1,904,041	5,638,733	296.1%	4.50%	1.2739
	2012	1,399,081	3,211,600	229.6%	1,705,556	3,915,117	229.6%	4.50%	1.2191
	2013	1,277,070	2,003,218	156.9%	1,489,779	2,336,873	156.9%	4.50%	1.1666
	2014	1,276,657	3,376,280	264.5%	1,425,164	3,769,026	264.5%	4.50%	1.1163
	2015	1,127,579	2,428,192	215.3%	1,204,541	2,593,925	215.3%	4.50%	1.0683
	2016	1,046,565	2,413,377	230.6%	1,069,853	2,467,081	230.6%	4.50%	1.0223
	2017	976,619	3,389,297	347.0%	955,360	3,315,518	347.0%	4.50%	0.9782
	2018	870,002	3,262,818	375.0%	814,416	3,054,348	375.0%	4.50%	0.9361
	2019	757,191	3,098,454	409.2%	678,289	2,775,584	409.2%	4.50%	0.8958
	2020	648,873	2,908,621	448.3%	556,228	2,493,332	448.3%	4.50%	0.8572
	2021	550,950	2,695,550	489.3%	451,948	2,211,180	489.3%	4.50%	0.8203
	2022	463,448	2,458,246	530.4%	363,799	1,929,682	530.4%	4.50%	0.7850
	2023	386,237	2,204,646	570.8%	290,134	1,656,086	570.8%	4.50%	0.7512
	2024	318,895	1,944,833	609.9%	229,232	1,398,010	609.9%	4.50%	0.7188
	2025	260,769	1,688,993	647.7%	179,377	1,161,822	647.7%	4.50%	0.6879
	2026	211,079	1,445,772	684.9%	138,944	951,689	684.9%	4.50%	0.6583
	2027	169,019	1,219,951	721.8%	106,467	768,460	721.8%	4.50%	0.6299
	2028	133,884	1,015,384	758.4%	80,703	612,059	758.4%	4.50%	0.6028
	2029	104,900	832,094	793.2%	60,509	479,975	793.2%	4.50%	0.5768
	2030	81,262	671,714	826.6%	44,856	370,778	826.6%	4.50%	0.5520
	2031	62,208	532,874	856.6%	32,859	281,474	856.6%	4.50%	0.5282
	2032	47,033	415,642	883.7%	23,774	210,096	883.7%	4.50%	0.5055
	2033	35,100	318,491	907.4%	16,978	154,056	907.4%	4.50%	0.4837
	2034	25,840	239,916	928.5%	11,961	111,051	928.5%	4.50%	0.4629
	2035	18,754	177,622	947.1%	8,307	78,677	947.1%	4.50%	0.4429
	2036	13,410	129,289	964.1%	5,684	54,802	964.1%	4.50%	0.4239
	2037	9,441	92,533	980.1%	3,830	37,533	980.1%	4.50%	0.4056
	2038	6,540	65,093	995.3%	2,539	25,266	995.3%	4.50%	0.3882
	2039	4,455	44,966	1009.5%	1,655	16,702	1009.5%	4.50%	0.3714
	2040	2,980	30,468	1022.3%	1,059	10,830	1022.3%	4.50%	0.3554
	2041	1,956	20,222	1033.6%	665	6,878	1033.6%	4.50%	0.3401
	2042	1,258	13,123	1042.9%	410	4,271	1042.9%	4.50%	0.3255
	2043	791	8,309	1049.8%	247	2,588	1049.8%	4.50%	0.3115
	2044	485	5,118	1054.4%	145	1,525	1054.4%	4.50%	0.2981
	2045	289	3,056	1056.4%	83	872	1056.4%	4.50%	0.2852
	2046	167	1,762	1055.9%	46	481	1055.9%	4.50%	0.2729
	2047	93	976	1053.2%	24	255	1053.2%	4.50%	0.2612
	2048	49	517	1048.5%	12	129	1048.5%	4.50%	0.2499
	2049	25	259	1042.1%	6	62	1042.1%	4.50%	0.2392
	2050	12	123	1034.7%	3	28	1034.7%	4.50%	0.2289
	2051	5	54	1026.5%	1	12	1026.5%	4.50%	0.2190
	2052	2	22	1017.8%	0	5	1017.8%	4.50%	0.2096
	2053	1	8	1008.4%	0	2	1008.4%	4.50%	0.2006
	2054	0	3	998.0%	0	0	998.0%	4.50%	0.1919
	2055	0	1	984.8%	0	0	984.8%	4.50%	0.1837
	2056	0	0	966.8%	0	0	966.8%	4.50%	0.1758
	Past	46,515,813	51,680,080	111.1%	92,653,947	78,731,974	85.0%		
	Future	6,164,026	30,936,816	501.9%	5,060,549	24,176,115	477.7%		
	Lifetime	52,679,839	82,616,896	156.8%	97,714,496	102,908,089	105.3%		

Attachment 6
RiverSource Life Insurance Company
Pennsylvania Experience Before Premium Rate Increase
Policy Form: 30240-PA

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors	
		Without Interest			With Interest			Calendar Year Effective	Mid-Year Disc / Accum
		Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio	Int Rate	Factor
Historical Experience	1989	0	0	0.0%	0	0	0.0%	4.50%	3.3550
	1990	610,086	0	0.0%	1,958,721	0	0.0%	4.50%	3.2106
	1991	1,589,031	0	0.0%	4,881,999	0	0.0%	4.50%	3.0723
	1992	2,333,452	30,813	1.3%	6,860,376	90,592	1.3%	4.50%	2.9400
	1993	2,578,222	44,753	1.7%	7,253,593	125,908	1.7%	4.50%	2.8134
	1994	2,485,860	168,726	6.8%	6,692,575	454,254	6.8%	4.50%	2.6923
	1995	2,409,018	391,750	16.3%	6,206,408	1,009,274	16.3%	4.50%	2.5763
	1996	2,329,180	502,570	21.6%	5,742,314	1,239,027	21.6%	4.50%	2.4654
	1997	2,244,021	651,777	29.0%	5,294,130	1,537,683	29.0%	4.50%	2.3592
	1998	2,166,530	881,412	40.7%	4,891,208	1,989,896	40.7%	4.50%	2.2576
	1999	2,053,750	1,074,438	52.3%	4,436,931	2,321,222	52.3%	4.50%	2.1604
	2000	1,949,339	1,063,030	54.5%	4,030,010	2,197,679	54.5%	4.50%	2.0674
	2001	1,845,329	969,278	52.5%	3,650,701	1,917,568	52.5%	4.50%	1.9783
	2002	1,748,013	823,099	47.1%	3,309,259	1,558,254	47.1%	4.50%	1.8932
	2003	1,658,221	1,016,944	61.3%	3,004,085	1,842,329	61.3%	4.50%	1.8116
	2004	1,577,081	1,694,437	107.4%	2,734,057	2,937,508	107.4%	4.50%	1.7336
	2005	1,699,356	2,279,633	134.1%	2,819,173	3,781,833	134.1%	4.50%	1.6590
	2006	1,742,270	2,242,042	128.7%	2,765,900	3,559,302	128.7%	4.50%	1.5875
	2007	1,624,673	2,502,841	154.1%	2,468,145	3,802,227	154.1%	4.50%	1.5192
	2008	1,562,924	2,879,966	184.3%	2,272,094	4,186,738	184.3%	4.50%	1.4537
Projected Future Experience	2009	1,583,611	3,339,793	210.9%	2,203,032	4,646,134	210.9%	4.50%	1.3911
	2010	1,559,534	3,593,195	230.4%	2,076,112	4,783,400	230.4%	4.50%	1.3312
	2011	1,467,359	3,767,439	256.7%	1,869,287	4,799,388	256.7%	4.50%	1.2739
	2012	1,352,622	4,601,076	340.2%	1,648,921	5,608,965	340.2%	4.50%	1.2191
	2013	1,270,849	4,432,540	348.8%	1,482,521	5,170,823	348.8%	4.50%	1.1666
	2014	1,250,602	4,078,452	326.1%	1,396,078	4,552,878	326.1%	4.50%	1.1163
	2015	1,075,018	3,688,001	343.1%	1,148,392	3,939,721	343.1%	4.50%	1.0683
	2016	1,051,591	3,367,459	320.2%	1,074,992	3,442,394	320.2%	4.50%	1.0223
	2017	976,730	3,265,145	334.3%	955,469	3,194,069	334.3%	4.50%	0.9782
	2018	851,091	3,227,046	379.2%	796,713	3,020,861	379.2%	4.50%	0.9361
	2019	735,587	3,439,313	467.6%	658,936	3,080,924	467.6%	4.50%	0.8958
	2020	630,153	3,554,814	564.1%	540,181	3,047,263	564.1%	4.50%	0.8572
	2021	534,918	3,507,404	655.7%	438,797	2,877,150	655.7%	4.50%	0.8203
	2022	449,847	3,347,556	744.2%	353,122	2,627,775	744.2%	4.50%	0.7850
	2023	374,828	3,155,876	842.0%	281,563	2,370,632	842.0%	4.50%	0.7512
	2024	309,442	2,937,311	949.2%	222,437	2,111,435	949.2%	4.50%	0.7188
	2025	253,016	2,712,181	1071.9%	174,044	1,865,650	1071.9%	4.50%	0.6879
	2026	204,792	2,461,238	1201.8%	134,806	1,620,126	1201.8%	4.50%	0.6583
	2027	163,978	2,193,102	1337.4%	103,291	1,381,458	1337.4%	4.50%	0.6299
	2028	129,890	1,917,355	1476.1%	78,296	1,155,753	1476.1%	4.50%	0.6028
	2029	101,777	1,652,807	1624.0%	58,708	953,386	1624.0%	4.50%	0.5768
	2030	78,851	1,414,810	1794.3%	43,525	780,959	1794.3%	4.50%	0.5520
	2031	60,371	1,199,758	1987.3%	31,889	633,735	1987.3%	4.50%	0.5282
	2032	45,654	1,003,680	2198.5%	23,077	507,333	2198.5%	4.50%	0.5055
	2033	34,079	828,111	2429.9%	16,484	400,562	2429.9%	4.50%	0.4837
	2034	25,097	673,780	2684.7%	11,617	311,877	2684.7%	4.50%	0.4629
	2035	18,222	540,638	2967.0%	8,071	239,472	2967.0%	4.50%	0.4429
	2036	13,036	427,849	3282.1%	5,525	181,352	3282.1%	4.50%	0.4239
	2037	9,183	333,941	3636.7%	3,725	135,452	3636.7%	4.50%	0.4056
	2038	6,365	257,077	4038.9%	2,471	99,784	4038.9%	4.50%	0.3882
	2039	4,338	195,188	4499.0%	1,611	72,500	4499.0%	4.50%	0.3714
	2040	2,905	146,135	5029.9%	1,033	51,942	5029.9%	4.50%	0.3554
	2041	1,910	107,859	5648.2%	650	36,687	5648.2%	4.50%	0.3401
	2042	1,230	78,459	6377.6%	400	25,537	6377.6%	4.50%	0.3255
	2043	775	56,229	7252.2%	241	17,514	7252.2%	4.50%	0.3115
	2044	477	39,688	8323.5%	142	11,829	8323.5%	4.50%	0.2981
	2045	285	27,578	9670.3%	81	7,866	9670.3%	4.50%	0.2852
	2046	165	18,856	11415.4%	45	5,147	11415.4%	4.50%	0.2729
	2047	92	12,678	13753.6%	24	3,311	13753.6%	4.50%	0.2612
	2048	49	8,377	17006.1%	12	2,094	17006.1%	4.50%	0.2499
	2049	25	5,436	21717.6%	6	1,300	21717.6%	4.50%	0.2392
	2050	12	3,461	28880.8%	3	792	28880.8%	4.50%	0.2289
	2051	5	2,160	40396.3%	1	473	40396.3%	4.50%	0.2190
	2052	2	1,320	60214.9%	0	277	60214.9%	4.50%	0.2096
	2053	1	789	97400.3%	0	158	97400.3%	4.50%	0.2006
	2054	0	460	175442.0%	0	88	175442.0%	4.50%	0.1919
	2055	0	262	365526.1%	0	48	365526.1%	4.50%	0.1837
	2056	0	145	942979.2%	0	25	942979.2%	4.50%	0.1758
	Past	46,817,541	50,085,466	107.0%	94,171,016	71,494,995	75.9%		
	Future	6,019,181	44,755,870	743.6%	4,946,999	32,834,596	663.7%		
	Lifetime	52,836,723	94,841,336	179.5%	99,118,015	104,329,591	105.3%		

Attachment 6
RiverSource Life Insurance Company
Pennsylvania Experience With 4.4% Premium Rate Increase
Policy Form: 30240-PA

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors	
		Without Interest			With Interest			Calendar Year Effective	Mid-Year Disc / Accum
		Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio	Int Rate	Factor
Historical Experience	1989	0	0	0.0%	0	0	0.0%	4.50%	3.3550
	1990	610,086	0	0.0%	1,958,721	0	0.0%	4.50%	3.2106
	1991	1,589,031	0	0.0%	4,881,999	0	0.0%	4.50%	3.0723
	1992	2,333,452	30,813	1.3%	6,860,376	90,592	1.3%	4.50%	2.9400
	1993	2,578,222	44,753	1.7%	7,253,593	125,908	1.7%	4.50%	2.8134
	1994	2,485,860	168,726	6.8%	6,692,575	454,254	6.8%	4.50%	2.6923
	1995	2,409,018	391,750	16.3%	6,206,408	1,009,274	16.3%	4.50%	2.5763
	1996	2,329,180	502,570	21.6%	5,742,314	1,239,027	21.6%	4.50%	2.4654
	1997	2,244,021	651,777	29.0%	5,294,130	1,537,683	29.0%	4.50%	2.3592
	1998	2,166,530	881,412	40.7%	4,891,208	1,989,896	40.7%	4.50%	2.2576
	1999	2,053,750	1,074,438	52.3%	4,436,931	2,321,222	52.3%	4.50%	2.1604
	2000	1,949,339	1,063,030	54.5%	4,030,010	2,197,679	54.5%	4.50%	2.0674
	2001	1,845,329	969,278	52.5%	3,650,701	1,917,568	52.5%	4.50%	1.9783
	2002	1,748,013	823,099	47.1%	3,309,259	1,558,254	47.1%	4.50%	1.8932
	2003	1,658,221	1,016,944	61.3%	3,004,085	1,842,329	61.3%	4.50%	1.8116
	2004	1,577,081	1,694,437	107.4%	2,734,057	2,937,508	107.4%	4.50%	1.7336
	2005	1,699,356	2,279,633	134.1%	2,819,173	3,781,833	134.1%	4.50%	1.6590
	2006	1,742,270	2,242,042	128.7%	2,765,900	3,559,302	128.7%	4.50%	1.5875
	2007	1,624,673	2,502,841	154.1%	2,468,145	3,802,227	154.1%	4.50%	1.5192
	2008	1,562,924	2,879,966	184.3%	2,272,094	4,186,738	184.3%	4.50%	1.4537
Projected Future Experience	2009	1,583,611	3,339,793	210.9%	2,203,032	4,646,134	210.9%	4.50%	1.3911
	2010	1,559,534	3,593,195	230.4%	2,076,112	4,783,400	230.4%	4.50%	1.3312
	2011	1,467,359	3,767,439	256.7%	1,869,287	4,799,388	256.7%	4.50%	1.2739
	2012	1,352,622	4,601,076	340.2%	1,648,921	5,608,965	340.2%	4.50%	1.2191
	2013	1,270,849	4,432,540	348.8%	1,482,521	5,170,823	348.8%	4.50%	1.1666
	2014	1,250,602	4,078,452	326.1%	1,396,078	4,552,878	326.1%	4.50%	1.1163
	2015	1,075,018	3,688,001	343.1%	1,148,392	3,939,721	343.1%	4.50%	1.0683
	2016	1,051,591	3,367,459	320.2%	1,074,992	3,442,394	320.2%	4.50%	1.0223
	2017	982,183	3,265,081	332.4%	960,803	3,194,006	332.4%	4.50%	0.9782
	2018	874,511	3,226,512	369.0%	818,636	3,020,361	369.0%	4.50%	0.9361
	2019	758,016	3,437,246	453.5%	679,028	3,079,072	453.5%	4.50%	0.8958
	2020	649,369	3,545,252	546.0%	556,653	3,039,066	546.0%	4.50%	0.8572
	2021	551,231	3,490,040	633.1%	452,179	2,862,906	633.1%	4.50%	0.8203
	2022	463,567	3,324,828	717.2%	363,892	2,609,934	717.2%	4.50%	0.7850
	2023	386,262	3,130,172	810.4%	290,152	2,351,323	810.4%	4.50%	0.7512
	2024	318,882	2,910,788	912.8%	229,223	2,092,370	912.8%	4.50%	0.7188
	2025	260,736	2,686,108	1030.2%	179,354	1,847,715	1030.2%	4.50%	0.6879
	2026	211,041	2,436,357	1154.4%	138,919	1,603,748	1154.4%	4.50%	0.6583
	2027	168,981	2,169,923	1284.1%	106,443	1,366,858	1284.1%	4.50%	0.6299
	2028	133,854	1,896,220	1416.6%	80,685	1,143,014	1416.6%	4.50%	0.6028
	2029	104,883	1,633,924	1557.9%	60,499	942,493	1557.9%	4.50%	0.5768
	2030	81,258	1,398,267	1720.8%	44,853	771,828	1720.8%	4.50%	0.5520
	2031	62,214	1,185,555	1905.6%	32,862	626,232	1905.6%	4.50%	0.5282
	2032	47,047	991,730	2108.0%	23,781	501,292	2108.0%	4.50%	0.5055
	2033	35,120	818,225	2329.8%	16,988	395,780	2329.8%	4.50%	0.4837
	2034	25,863	665,721	2574.0%	11,971	308,147	2574.0%	4.50%	0.4629
	2035	18,778	534,161	2844.6%	8,318	236,603	2844.6%	4.50%	0.4429
	2036	13,434	422,714	3146.7%	5,694	179,176	3146.7%	4.50%	0.4239
	2037	9,463	329,927	3486.5%	3,838	133,824	3486.5%	4.50%	0.4056
	2038	6,559	253,982	3872.0%	2,546	98,583	3872.0%	4.50%	0.3882
	2039	4,471	192,834	4313.1%	1,661	71,625	4313.1%	4.50%	0.3714
	2040	2,994	144,370	4821.9%	1,064	51,315	4821.9%	4.50%	0.3554
	2041	1,968	106,555	5414.6%	669	36,243	5414.6%	4.50%	0.3401
	2042	1,268	77,509	6113.7%	413	25,228	6113.7%	4.50%	0.3255
	2043	799	55,548	6952.1%	249	17,302	6952.1%	4.50%	0.3115
	2044	491	39,207	7979.0%	146	11,686	7979.0%	4.50%	0.2981
	2045	294	27,243	9269.8%	84	7,770	9269.8%	4.50%	0.2852
	2046	170	18,627	10942.6%	46	5,084	10942.6%	4.50%	0.2729
	2047	95	12,524	13183.8%	25	3,271	13183.8%	4.50%	0.2612
	2048	51	8,275	16301.5%	13	2,068	16301.5%	4.50%	0.2499
	2049	26	5,370	20817.6%	6	1,284	20817.6%	4.50%	0.2392
	2050	12	3,418	27683.8%	3	782	27683.8%	4.50%	0.2289
	2051	6	2,133	38721.7%	1	467	38721.7%	4.50%	0.2190
	2052	2	1,304	57718.7%	0	273	57718.7%	4.50%	0.2096
	2053	1	779	93362.6%	0	156	93362.6%	4.50%	0.2006
	2054	0	455	168169.5%	0	87	168169.5%	4.50%	0.1919
	2055	0	259	350375.7%	0	48	350375.7%	4.50%	0.1837
	2056	0	143	903901.3%	0	25	903901.3%	4.50%	0.1758
	Past	46,817,541	50,085,466	107.0%	94,171,016	71,494,995	75.9%		
	Future	6,175,899	44,449,286	719.7%	5,071,700	32,639,047	643.6%		
	Lifetime	52,993,441	94,534,752	178.4%	99,242,716	104,134,043	104.9%		

Attachment 7
RiverSource Life Insurance Company
Reserve Balance as of December 31, 2016

	Nationwide Form 30240		Pennsylvania Form 30240-PA	
Incurring Year	Claim Reserve ¹	Active Life Reserve ²	Claim Reserve ¹	Active Life Reserve ²
1989	0		0	
1990	0		0	
1991	0		0	
1992	0		0	
1993	0		0	
1994	0		0	
1995	0		0	
1996	0		0	
1997	0		0	
1998	37,637		0	
1999	0		0	
2000	0		0	
2001	0		0	
2002	0		0	
2003	163,609		0	
2004	232,179		0	
2005	61,915		0	
2006	711,769		77,823	
2007	795,270		0	
2008	1,194,319		102,211	
2009	2,126,420		150,800	
2010	3,116,153		276,213	
2011	4,352,019		345,705	
2012	6,797,291		218,903	
2013	11,957,418		239,679	
2014	19,591,873		1,121,796	
2015	30,266,557		1,354,570	
2016	39,924,585	264,139,308	2,117,370	9,496,917

¹ Claim reserve is the sum of disabled life reserve and incurred but not reported reserve (IBNR).
Disabled life reserve is discounted to the original loss date using 4.50%, and IBNR is allocated
to calendar years 2013 through 2016 then discounted to the time it is assumed to incur at 4.50%.

² Active Life Reserve is defined as "midterminal" and includes an unearned premium reserve.

Attachment 8
RiverSource Life Insurance Company
Nationwide Experience Before Premium Rate Increase
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Policy Form: 30240

Policy Duration	Earned Premiums	Incurred Claims	Loss Ratio
1	45,891,724	2,077,343	4.5%
2	42,748,615	8,643,526	20.2%
3	40,410,646	8,639,936	21.4%
4	38,465,958	11,782,061	30.6%
5	36,881,523	12,215,187	33.1%
6	35,393,643	17,689,226	50.0%
7	33,807,464	17,704,865	52.4%
8	32,273,907	19,618,980	60.8%
9	30,754,333	24,553,515	79.8%
10	29,237,397	23,490,022	80.3%
11	27,782,682	31,494,629	113.4%
12	26,256,948	31,837,993	121.3%
13	24,753,419	36,823,542	148.8%
14	24,689,480	37,288,153	151.0%
15	24,715,486	39,941,015	161.6%
16	24,806,235	43,706,824	176.2%
17	24,546,137	47,398,608	193.1%
18	23,804,122	54,570,433	229.2%
19	23,115,392	55,441,468	239.8%
20	22,559,501	57,408,993	254.5%
21	21,224,306	51,892,694	244.5%
22	19,769,744	62,311,188	315.2%
23	18,435,493	52,999,920	287.5%
24	17,246,887	52,731,397	305.7%
25	16,324,696	48,271,783	295.7%
26	14,940,289	47,970,618	321.1%
27	13,559,870	49,549,765	365.4%
28	11,958,838	49,696,611	415.6%
29	10,315,947	46,755,945	453.2%
30	8,804,641	43,494,854	494.0%
31	7,449,740	39,950,670	536.3%
32	6,248,094	36,158,594	578.7%
33	5,195,057	32,351,956	622.7%
34	4,284,202	28,598,870	667.5%
35	3,498,385	24,942,395	713.0%
36	2,826,685	21,447,812	758.8%
37	2,261,719	18,183,827	804.0%
38	1,791,467	15,189,701	847.9%
39	1,404,024	12,496,547	890.1%
40	1,088,184	10,106,843	928.8%
41	833,571	8,029,204	963.2%
42	630,746	6,264,850	993.2%
43	471,162	4,799,811	1018.7%
44	347,223	3,605,331	1038.3%
45	252,271	2,665,547	1056.6%
46	180,556	1,939,792	1074.3%
47	127,196	1,388,161	1091.4%
48	88,108	975,788	1107.5%
49	59,938	672,829	1122.5%
50	39,981	454,298	1136.3%
51	26,099	299,738	1148.5%
52	16,631	192,743	1158.9%
53	10,314	120,413	1167.5%
54	6,201	72,802	1174.0%
55	3,597	42,396	1178.6%
56	2,001	23,640	1181.3%
57	1,060	12,529	1182.4%
58	529	6,251	1182.1%
59	246	2,900	1180.9%
60	104	1,230	1179.0%
Total	804,620,415	1,358,998,560	168.9%

Attachment 9
RiverSource Life Insurance Company
Pennsylvania Experience Before Premium Rate Increase
Policy Form: 30240-PA

Policy Duration	Earned Premiums	Incurred Claims	Loss Ratio
1	2,842,664	21,553	0.8%
2	2,662,012	216,612	8.1%
3	2,545,434	119,645	4.7%
4	2,451,027	703,453	28.7%
5	2,379,548	1,057,328	44.4%
6	2,290,784	950,076	41.5%
7	2,209,569	1,265,008	57.3%
8	2,119,246	366,977	17.3%
9	2,022,157	1,194,226	59.1%
10	1,907,925	939,121	49.2%
11	1,804,541	1,378,852	76.4%
12	1,708,894	2,144,005	125.5%
13	1,632,874	2,527,603	154.8%
14	1,649,687	2,561,158	155.3%
15	1,685,313	2,002,497	118.8%
16	1,717,052	3,217,756	187.4%
17	1,634,127	4,017,758	245.9%
18	1,582,620	3,042,750	192.3%
19	1,570,478	4,087,835	260.3%
20	1,525,109	3,665,118	240.3%
21	1,421,942	2,978,870	209.5%
22	1,327,670	4,326,554	325.9%
23	1,268,120	2,525,690	199.2%
24	1,188,462	2,893,493	243.5%
25	1,072,308	2,103,829	196.2%
26	980,876	3,143,895	320.5%
27	889,836	3,006,303	337.8%
28	776,517	3,217,860	414.4%
29	665,972	3,033,117	455.4%
30	565,885	2,823,150	498.9%
31	476,301	2,588,154	543.4%
32	397,162	2,329,590	586.6%
33	328,113	2,064,494	629.2%
34	268,638	1,802,818	671.1%
35	217,653	1,550,286	712.3%
36	174,383	1,312,140	752.4%
37	138,237	1,095,009	792.1%
38	108,388	899,305	829.7%
39	84,014	726,352	864.6%
40	64,343	576,311	895.7%
41	48,658	448,975	922.7%
42	36,312	344,097	947.6%
43	26,724	259,232	970.0%
44	19,382	191,591	988.5%
45	13,844	139,277	1006.1%
46	9,729	99,552	1023.2%
47	6,723	69,894	1039.7%
48	4,563	48,146	1055.1%
49	3,039	32,495	1069.3%
50	1,983	21,455	1081.8%
51	1,266	13,831	1092.1%
52	790	8,686	1099.9%
53	479	5,298	1104.9%
54	283	3,127	1107.0%
55	161	1,779	1105.9%
56	88	971	1102.0%
57	46	505	1095.5%
58	23	248	1087.0%
59	11	114	1077.3%
60	5	48	1067.4%
Total	52,529,990	82,165,872	156.4%



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Fax +1 952 897 5301

milliman.com

June 19, 2017

To: Pennsylvania Insurance Department

RE: RiverSource Life Insurance Company
Company NAIC # 65005
SERFF Tracking # AERS-130983718
Policy Form: Long Term Care Policy Form 30160A-PA
Long Term Care Insurance Endorsement Form 32100-PA

Ameriprise Financial, Inc., the parent company of RiverSource Life Insurance Company ("RiverSource Life"), formerly IDS Life Insurance Company, has entered into a service agreement with Milliman, Inc. ("Milliman") effective April 5, 2007, that includes individual long term care rate filing services.

RiverSource Life prepared and submitted the above referenced rate filing in June 2017. Milliman has conducted a high-level review of the cover letter, actuarial memorandum, and supplement to the actuarial memorandum items of this filing and believes them to be in compliance with the applicable laws of this state as indicated in the filing. However, Milliman has not performed any technical checking of the filing for accuracy.

I, Amy Pahl, am a Principal and Consulting Actuary for Milliman, Inc. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render an actuarial opinion as described herein.

Should you have any questions regarding the above, please feel free to contact me directly at (952) 820-2419 or by email at amy.pahl@milliman.com.

Respectfully,

A handwritten signature in blue ink that reads "Amy Pahl".

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary

AP/mag



IDS Life Insurance Company
IDS Tower 10
Minneapolis, Minnesota 55440



APPROVED, EFFECTIVE 12/1/89

PENNSYLVANIA INSURANCE DEPARTMENT

**Long-Term Care Insurance
Nursing Home Indemnity Policy**

Ed. Bowers

- This Policy Is Guaranteed Renewable
- We Have A Limited Right To Change Premiums
- This Policy Is Nonparticipating (Does not pay dividends)

Insured: John Q. Doe

Policy Number: 9100-XXXXX

Nursing Home

Benefit: \$50.00 per day

Policy Date:

January 15, 1989

We at IDS Life Insurance Company are pleased to issue this Long-Term Care Insurance Policy to You. This Policy has many important features. We urge You to read it carefully.

All You have to do to keep this Policy in force until benefits have been exhausted is to pay premiums on time. We cannot cancel or refuse to renew this Policy. Your premiums will not increase due to a change in Your age or health. We can, however, change Your premiums based on Your premium class; but only if We change the premiums for all similar policies issued in Your state on the same form as this Policy. Premium changes will only be made as of an anniversary of the Policy Date. We must give You at least 31 days written notice before We change Your premiums.

30 DAY RIGHT TO EXAMINE YOUR POLICY

You have 30 days from the day You receive this Policy to examine and return it to Us if You decide not to keep it. You do not have to tell Us Your reason for returning the Policy. Simply return it to Us or Our representative within 30 days after You receive it. We will refund the full amount of any premium paid; and the Policy will be void from the start.

Signed for and issued by IDS Life Insurance Company in Minneapolis, Minnesota, as of the Policy Date shown above.

President:

Secretary:

James A. Mitchell

Richard J. O'Brien

THIS POLICY IS NOT A MEDICARE SUPPLEMENT POLICY
If You are eligible for Medicare, review the
Medicare Supplement Buyer's Guide available from Us.

**THIS INSURANCE IS A LIMITED POLICY
READ IT CAREFULLY**

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Effective Date and Premium Provisions	13
A copy of Your Application	Attached
Any appropriate Riders, Endorsements, Notices and other papers	Attached

Schedule

Insured:	John Q. Doe	Policy Number:	XXXXXX
First Premium:	\$XXX.XX	Renewal Premium:	\$XXX.XX
Premium Mode:	Monthly	Policy Date:	January 15, 1989

Benefits Provided and Limits

NURSING HOME BENEFIT

Elimination Period:	20 days
Daily Benefit:	\$50.00

BENEFIT INCREASE OPTION RIDER - THRU AGE 85

NOTE: A higher premium is paid when the policy includes this option rider.

DO YOU HAVE THIS OPTION RIDER?	Yes
---------------------------------------	------------

BENEFIT LIMIT -- (Policy limit for all nursing home and post confinement indemnity benefits combined.)	1460 days
--	------------------

POST CONFINEMENT INDEMNITY BENEFIT -- (Eligibility is contingent to prior nursing home confinement)	Automatically Included
---	-------------------------------

WAIVER OF PREMIUM --	Automatically Included
-----------------------------	-------------------------------

Basic Contract Provisions

This section tells You: the documents which state all of the contractual agreements; the importance of completing Your application truthfully; and other basic rights, obligations and features.

The Contract

Entire Contract; Changes: The entire contract between You and Us is as stated in this Policy, Your application and any attached papers. No change in this Policy will be effective until approved by one of Our officers. That approval must be noted on or attached to this Policy. None of Our representatives or other persons may change this Policy or waive any of its provisions.

Contesting Coverage

Time Limit on Certain Defenses:

(a) **Misstatements in Your Application:** After this Policy has been in force for 2 years, only fraudulent misstatements in Your application may be used to: void this Policy; or deny any claim for loss incurred or disability that starts after the 2 year period.

(b) **Pre-Existing Conditions:** We will not reduce or deny any claim under this Policy because a sickness or physical condition described in Your application had existed before the Policy Date.

Other Provisions

Conformity with State Statutes: If this Policy does not comply with the laws of the state in which You reside on the Policy Date, We will treat it as if it had been changed to comply with those laws.

Time Periods: All time periods begin and end at 12:01 a.m. Standard Time at Your residence.

Glossary Of Important Terms

This section gives the meaning of special words and phrases used in the Policy. In addition, the terms **Benefit Limit**, **Daily Benefit** and **Elimination Period** appear in the **Schedule** and are more fully described in the **Benefit Provisions**. To help You recognize these special words and phrases, the first letter of each word, or each word in the phrase, is capitalized wherever it appears.

You, Your

The Insured named in the **Schedule**.

We, Us, Our

IDS Life Insurance Company, A Stock Company.

Day of a Nursing Home Stay

Each day You are confined as an inpatient in a **Nursing Home** for which a full day's room and board or subsistence charge is made.

Doctor

Someone, other than a **Nurse**, who is legally qualified and licensed to practice medicine and is operating within the scope of that license. The term "Doctor" does NOT include: You or a member of Your immediate family; anyone who resides in Your household; or anyone who has an ownership interest in, or is an employee of, any **Nursing Home** in which You stay.

Nurse

Someone who is licensed as: a **Registered Graduate Nurse (RN)**; or a **Licensed Practical Nurse (LPN)**; or a **Licensed Vocational Nurse (LVN)**. The term "Nurse" does NOT include: You; a member of Your immediate family; or anyone who resides in Your household.

Immediate Family

The following relatives of You and Your Spouse: spouse, parents, aunts, uncles, cousins, brothers, sisters and children.

Appropriate and Reasonable

A plan of care which could not be omitted without adversely affecting Your illness or condition.

Nursing Home

A facility or distinctly separate part of a hospital or other institution which is licensed by the appropriate licensing agency to engage primarily in providing nursing care and related services, under the supervision of a duly licensed physician, to inpatients and:

- Provides 24 hour a day nursing service under a planned program of policies and procedures which was developed with the advice of, and is periodically reviewed and executed by, a professional group of at least one Doctor and one Nurse; and**
- Has at least one Nurse who is employed there full time (or at least 24 hours per week if the facility has less than 10 beds); and**
- Has a Nurse on duty or on call at all times; and**
- Maintains clinical records for all patients.**

NOTE: The above requirements are typically met by licensed skilled nursing facilities, comprehensive nursing care facilities and intermediate nursing care facilities as well as some specialized wards, wings and units of hospitals. Those requirements are generally NOT met by: rest homes; homes for the aged; sheltered living accommodations; residence homes; or similar living arrangements.

Benefit Provisions

This section describes Your benefits under the Policy. It tells You: the conditions under which benefits will be paid; how much will be paid; and how long benefits will be paid.

Nursing Home Benefit

Benefit Conditions

We will pay the Daily Benefit for each Day Of A Nursing Home Stay after the Elimination Period, if:

- the Policy is in force when the Nursing Home stay starts; and**
- You are confined in the Nursing Home as an overnight resident patient and a room and board charge is made for that day; and**
- Your Nursing Home Stay Is Necessary, as described below.**

Note: The next page describes how the Daily Benefit and Elimination Period are determined.

Determining When Your Nursing Home Stay is Necessary

Your Nursing Home Stay is Necessary as long as: (1) a Doctor certifies that Your admission is required due to injury or sickness; and (2) there exists a level of functional incapacity which makes Your continued Nursing Home stay appropriate and reasonable.

No Specific Care Level Required

This Policy makes no distinction, in the duration or amount of benefits You will be paid, for different levels of care (whether skilled, intermediate or custodial) as long as Your Nursing Home Stay is Necessary.

How Long Benefits Will Be Paid

After the Elimination Period, this benefit will be paid for as long as Your Nursing Home Stay is Necessary and the Benefit Limit (described on the next page) has not been reached.

How the Elimination Period Works

The Elimination Period is the number of consecutive days at the start of each Nursing Home stay needed to qualify for benefits. The Schedule shows the Elimination Period. You will not be paid benefits for the Elimination Period.

Once You have qualified for benefits, You do not need to satisfy a new Elimination Period for later Nursing Home stays which:

- are due to the same or related cause or causes; and
- are separated from each other by less than 6 months.

How the Benefit Limit Works

The Benefit Limit is the maximum number of days for which You will be paid benefits under the Policy. The Schedule shows the number of days in the Benefit Limit. This is a limit for all Your Nursing Home Benefits and Post Confinement Indemnity Benefits combined. The Policy terminates when the Benefit Limit has been reached. If the Schedule shows that Your Benefit Limit is "Unlimited", there is no limit on the number of days for which benefits may be paid during Your lifetime.

Daily Benefit

The amount of Your Daily Benefit is shown in the Schedule. That amount may be changed, over time, by the Benefit Increase Option Rider if applied for and issued with this Policy.

Post Confinement Indemnity Benefit

Benefit Conditions

To aid in Your recovery, We will pay a benefit for each day of Your convalescence after a Nursing Home stay, if:

- Benefits were paid under the Nursing Home Benefit for the Nursing Home Stay; and
- You make claim for this Benefit giving Us a signed statement that You were convalescing outside of a Nursing Home or duly Licensed hospital on that day; and
- Your Benefit Limit has not been reached.

The amount We will pay for each day will be equal to the following percentage of the Daily Benefit paid on the last day of Your most recent Nursing Home stay.

<u>Day of Convalescence</u>	<u>Percentage of Daily Nursing Home Benefit Payable</u>
First thru 30th day	70%
31st thru 60th day	60%
61st day and later	50%

How Long Payable

This Benefit will be paid for up to the number of days benefits were paid under the Nursing Home Benefit for the prior Nursing Home stay; but not for any day You are in a Nursing Home or duly licensed hospital. All benefits end and the Policy terminates, once the Benefit Limit (described in the Nursing Home Benefit) has been reached.

REMEMBER: Each day We pay Nursing Home or Post Confinement Indemnity Benefits counts toward Your Benefit Limit.

Waiver Of Premium

Benefit Conditions

We will waive the payment of any Policy premiums which become due during a Nursing Home stay after benefits have been paid for at least 90 consecutive days beyond the Elimination Period. This waiver stops when the Nursing Home stay ends. To keep the Policy in force after the waiver stops, You must pay any future premiums as they become due.

General Exclusions And Limitations

This section states the conditions under which benefits will not be paid even if You otherwise qualify for benefits. Please remember that when Nursing Home stays are not covered, the Post Confinement Indemnity Benefit does not apply.

What's Not Covered

The policy will not pay benefits for any Nursing Home stay:

- outside of the United States of America or its possessions;
- in a Veteran's Administration or federal government institution; unless You or Your estate are charged for the stay;
- which results from war or act of war, whether declared or not;
- which results from an attempt at suicide or an intentionally self-inflicted injury; or
- which results from mental, nervous, psychotic or psychoneurotic deficiencies or disorders without demonstrable organic disease. The Policy will, however, cover qualifying stays which result from Alzheimer's disease or similar forms of senility or irreversible dementia.

Claims Information

This section tells You when to notify Us of a claim; what to send Us; how We pay claims; and other rights and responsibilities under the contract.

Telling Us About a Claim

Notice of Claim: We must be told in writing when You have a claim for benefits. The notice can be given to Us at Our Home Office or to Our representative. It must be received within 30 days (60 days in Kentucky and 6 months in Montana) of the date the covered loss starts, or as soon as reasonably possible. Include in the notice at least: Your name; Your Policy Number; and an address to which the claim form should be sent.

How to File a Claim

Claim Forms: When We get notice of Your claim We will send out a claim form to be used to file proof of loss.

The claim form has instructions on how to fill it out and where to send it. Please read the form carefully. Answer all questions and send all required information to the address on the form.

If You or Your representative do not get the claim form within 15 days (10 working days in Georgia), proof of loss can be filed without it by sending Us a letter which describes the occurrence, the character and the extent of the loss for which claim is made. That letter must be sent to Us at Our Home Office within the time period stated in the next paragraph. As a minimum, the description should tell Us such things as: Your name and address; whether You are claiming Nursing Home or Post Confinement Indemnity benefits; the names and addresses of Your Doctors and the places You stayed; Your diagnosis; and the periods for which You are claiming benefits.

When to File a Claim

Proofs of Loss: We must get written proof of loss within 120 days after the end of each month for which benefits may be paid. If it was not reasonably possible to give Us written proof in the time required, We shall not reduce or deny a claim for being late if the proof is filed as soon as reasonably possible. Unless the claimant is not legally capable, the required proof must always be given to Us no later than 1 year (15 months in Hawaii) from the time specified.

How and When Claims are Paid

Time of Payment of Claim: After We receive the proper written proof of loss, We will pay any benefits then due: (1) monthly, when the loss is expected to result in on-going benefits; and (2) immediately, when Our liability has ended.

Payment of Claims: All benefits will be paid to You. Any benefits unpaid at Your death will be paid to Your estate. If benefits are payable to Your estate, We may pay benefits up to \$1,000 (\$3,000 in Florida) to someone related to You by blood or marriage who is deemed by Us to be justly entitled to the benefits. We will be discharged to the extent of any such payment made in good faith.

Physical Examinations: We have the right to require a medical exam when a claim is made and at reasonable intervals while You are claiming continued benefits. If an exam is required, You will not have to pay for it.

Misstatement of Age: Your age may have been misstated in Your application. In that case, We will pay the benefits that the premiums You have paid would have purchased at Your true age. If, based on Your true age, the Policy would not have become effective, We will only be liable for the refund, upon request, of all premiums paid for this Policy.

How to Appeal A Claim

You will be informed by Us in writing if a claim, or any part of a claim, is denied.

Appeal Process: We evaluate Your claim based on the Policy and the information given to Us by: You; Your Doctor; the Nursing Home; and other available sources. If You do not agree with a claim decision, You may then ask for a review. Your request must be in writing to Us and include any information You think will help Your claim. No special form is needed.

We will act promptly on Your request. Please allow more time for special circumstances. Our decision will be in writing with Our reasons stated clearly.

You may authorize someone else to act for You under this review procedure.

Legal Actions: You cannot sue on Your claim before 60 days after written proof of loss has been given as required by this Policy. You cannot sue after 3 years (or in Florida, the applicable statute of limitations) from the time written proof of loss is required to be given.

Effective Date And Premium Payment Provisions

This section tells You such things as: when the Policy becomes effective; how and when to pay premiums; the importance of paying premiums on time; and what happens if premiums are not paid on time.

The Policy Taking Effect

Effective Date and Consideration: This Policy is Issued based on: the statements made in Your application; and, payment of the First Premium shown in the Schedule. It takes effect on the Policy Date shown in the Schedule; provided the First Premium is paid.

Paying Premiums

The Premium Mode shown in the Schedule states how often premiums are to be paid. Each premium after the first is due at the end of the period for which the prior premium was paid.

What Happens When Premiums are Not Paid

Grace Period: This Policy has a 31 day grace period. If a renewal premium is not paid on or before the date it is due, it may be paid during the following 31 days. The Policy will stay in force during the grace period. If the premium is not paid during the grace period, the Policy will terminate at the end of the grace period. This is called a lapse. Lapse will not affect any continuing claim that begins before the Policy terminates.

Reinstatement: Once this Policy lapses, We may or may not put it back in force (reinstate) at Our option. An acceptance of late premium by Us (or by Our representative, if authorized to accept payment) without requiring an application for reinstatement will reinstate this Policy.

If We or Our representative require an application, You will be given a conditional receipt for the premium. If the application is approved, this Policy will be reinstated as of the approval date. If We do not give You prior written notice of Our disapproval, the Policy will be reinstated on the 45th day (30th day in New Mexico) after the date of the conditional receipt.

The reinstated Policy will cover only loss that results from Nursing Home stays which begin after the date of reinstatement. In all other respects Your rights and Our rights will remain the same; subject to any provisions noted on or attached to the reinstated Policy.

Any premiums We accept for a reinstatement will be applied to a period for which premiums have not been paid. No premiums will be applied to any period more than 60 days before the reinstatement date.

Unpaid Premiums: When a claim is paid, any premium due and unpaid will be deducted from the claim payment.

Refund of Premium Paid Beyond Your Death:

If You die while insured under this Policy, We will refund the pro rata portion of any premium paid for a period after Your death if the unearned premium is for a period of more than one month. Any refund will be made once We receive written proof of Your death and will be paid to Your estate.

PLEASE KEEP THIS POLICY IN A SAFE PLACE WITH YOUR OTHER IMPORTANT DOCUMENTS.

Benefit Increase Option Rider

This rider provides for increases in daily benefits thru age 85.

Based on the application for this Rider and the payment of the premium, this Rider is made a part of this Policy. This rider is subject to all policy terms and provisions unless this Rider changes them.

What Benefit does This Rider Provide?

Your Daily Benefit will increase on each anniversary of the Policy Date. Annual increases will continue until and including the increase which happens while You are 85 years of age. Each increase will be equal to 5% of Your original Daily Benefit. Increased amounts will apply to each day benefits are payable under the Policy on or after the date of the increase, even while You are in a Nursing Home.

This rider is issued as of the Policy Date of the Policy unless a different date is shown under the Schedule.

IDS Life Insurance Company



Secretary

APPROVED, EFFECTIVE 12/1/89
PENNSYLVANIA INSURANCE DEPARTMENT
BY E. A. Bowers

Long-Term Care Insurance Nursing Home Indemnity Policy

- This Policy Is Guaranteed Renewable.
- We Have A Limited Right To Change Premiums.
- This Policy is Nonparticipating (Does not pay dividends).

**IDS Life Insurance Company
IDS Tower 10
Minneapolis, Minnesota 55440**

**THIS INSURANCE IS A LIMITED POLICY
READ IT CAREFULLY**

Benefit Increase Option Rider

This rider provides for increases in daily benefits thru age 85.

Based on the application for this Rider and the payment of the premium, this Rider is made a part of this Policy. This rider is subject to all policy terms and provisions unless this Rider changes them.

What Benefit does This Rider Provide?

Your Daily Benefit will increase on each anniversary of the Policy Date. Annual increases will continue until and including the increase which happens while You are 85 years of age. Each increase will be equal to 5% of Your original Daily Benefit. Increased amounts will apply to each day benefits are payable under the Policy on or after the date of the increase, even while You are in a Nursing Home.

This rider is issued as of the Policy Date of the Policy unless a different date is shown under the Schedule.

IDS Life Insurance Company


Secretary

<DXBDate>

<Policynumb><code>

<Name Here>

<Name Here>

<Name Here>

<Address>

<Address>

<Address>

<Address>

Notice of Premium Rate Increase

Re: <ADMINCO> Long Term Care Insurance Policy
<POLICYNUMB> <CODE>

Dear <Greeting>,

This letter is to inform you that the premium for your long-term care insurance policy will increase effective <EFFECTDATE>, which is your next policy anniversary date.

Your premium payments currently waived

While this increase applies to all policies like yours, your premium is currently being waived while you are receiving long-term care benefits from your policy. Your obligation to pay premium on the policy, which includes this increase, won't restart as long as you meet the policy's provisions for having your premium waived.

Reasons for this increase

Rates are being raised on all policies like yours to offset anticipated claims that are higher than expected. This premium increase is designed to offset some of these anticipated costs and in no way reflects on the integrity of your policy, nor is it based on your individual claims history, age, health status, or any other personal factor.

As required, we have filed our request for this premium increase with the appropriate insurance regulators. We periodically review anticipated claims and other experience for our long-term care business. Based on our current view, we may request regulatory approval for additional premium increases in the future.

It is important to note the premium on your policy is always subject to change so long as we change the rates for all policies like yours. The provision "We Have the Right to Change Premiums" is on the cover page of your policy.

Your new premium

When this increase takes effect, your <PREMMODE> premium payment will increase from \$<OLDPREMAMT> to \$<NEWPREMAMT>, beginning with the premium payment that is due <EFFECTDATE>. As described above, the new premium will only be due if you no longer meet the policy's provisions for having your premium waived.

You have options

Please be assured that we remain committed to helping meet your long-term protection needs. When you begin paying premiums again, feel free to contact us to discuss potential options that may offset this premium increase.

For more information or assistance, please contact:

- > your financial advisor, <Advisor Name> <designations>, at <phone number>
- > a RiverSource client service representative at **1-800-862-7919**. Representatives are available Monday through Friday, 7 a.m. to 6 p.m. Central time

You may provide us with written designation of an individual, other than yourself, who is to receive notice if premium payments have been missed or your insurance policy has lapsed. If you have already provided us a written designation, you can change it at any time. If you would like to add a designee or change a designation, please contact your financial advisor or a RiverSource client service representative. We will then send you the form you must complete and return to us. If you live in the state of New York, any designation must include a written acceptance by the third party designee to receive these notices and the third party's mailing address.

We value you as a client and look forward to continuing to serve you.

Sincerely,

<ADMINCO>

<DSONUMBER> <REPNAMNUM>

Issued by RiverSource Life Insurance Company, Minneapolis, Minnesota, and in New York only, by RiverSource Life Insurance Co. of New York, Albany, New York. Variable products are distributed by RiverSource Distributors, Inc., member FINRA. These companies are affiliated with Ameriprise Financial, Inc.

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132107 E(2/17)

<DXBDate>

<Policynumb><code>

<Name Here>

<Name Here>

<Name Here>

<Address>

<Address>

<Address>

<Address>

Notice of Premium Rate Increase

Re: <ADMINCO> Long Term Care Insurance Policy
<POLICYNUMB CODE>

Dear <Greeting>,

This letter is to inform you that the premium for your long-term care insurance policy will increase effective <EFFECTDATE>, which is your next policy anniversary date.

Reasons for this increase

Rates are being raised on all policies like yours to offset anticipated claims that are higher than expected. This premium increase is designed to offset some of these anticipated costs and in no way reflects on the integrity of your policy, nor is it based on your individual claims history, age, health status, or any other personal factor.

As required, we have filed our request for this premium increase with the appropriate insurance regulators. We periodically review anticipated claims and other experience for our long-term care business. Based on our current view, we may request regulatory approval for additional premium increases in the future.

It is important to note the premium on your policy is always subject to change so long as we change the rates for all policies like yours. The provision "We Have the Right to Change Premiums" is on the cover page of your policy.

Your new premium

When this increase takes effect, your <PREMMODE> premium payment will increase from \$<OLDPREMAMT> to \$<NEWPREMAMT>, beginning with the premium payment that is due <EFFECTDATE>. Note that the new premium payment will be processed on your regularly scheduled payment date, which may be on, before or after the <EFFECTDATE> due date.

You have options

We remain committed to helping meet your long-term protection needs. Although the premium for your policy is increasing, there are options available to you that may help offset the increase. Because your long-term care policy represents an important piece of a sound financial plan, we urge you to consider these options carefully.

Keep your benefits as they are: You can continue your policy in force at the current level of benefits by paying the increased premium.

Modify your benefits: You can also modify your benefits to decrease your premium. Please keep in mind that if you reduce your benefits, you cannot increase them in the future.

- **Daily Benefit Amount Reduction:** By reducing your current daily benefit amount from \$<NHDBAMT> to \$<ALTDDBAMT>, your <PREMMODE> premium would be \$<ALTPREM>. This is approximately the same rate as your current payment. Keep in mind that your policy may contain other benefit amounts that will decrease proportionally if you reduce your daily benefit amount.
- **Benefit Adjustments:** Adjusting other policy features may also help reduce your premium costs. One example is to lengthen your elimination period, which is the waiting period before benefits begin. Another example is to shorten your overall maximum benefit period.

(Comment: this statement appears only if the client has Home Care coverage through Rider)

You may also consider reducing your Home Care coverage benefits.

(Comment: this statement appears only if the client has a Non-forfeiture option through Rider)

Because you purchased the Nonforfeiture Benefit Rider, you may also choose to stop paying premium and have a reduced lifetime benefit. Please refer to your policy for details about how this rider works.

(Comment: this statement appears only if the client is eligible for Contingent Benefit Upon Lapse)

Lapsing your policy: As a result of this premium increase, you are eligible for a contingent nonforfeiture benefit upon lapse. This means that if you stop paying the premium due for your policy within 120 days after the effective date of this premium increase, and as a result your policy lapses for non-payment of premium, your policy will be considered fully paid-up with a reduced lifetime benefit with no further premiums due. In this event, your policy's Benefit Increase Option, if applicable, will continue to apply to the daily benefit amount, but the maximum lifetime benefit payable will be reduced to an amount equal to the greater of (1) 100% of the sum of all premiums you have paid for your policy, and (2) 30 times your policy's current nursing home daily benefit amount. Once benefits paid on your policy reach this reduced maximum benefit limit, no additional benefits are payable.

If you pay premiums covering the period more than 120 days after the effective date of this premium increase, you will not be eligible for this benefit unless the premium for your policy increases again.

Please consult with your advisor or a RiverSource client service representative before you stop paying premiums and reduce your benefit period.

Carefully consider your options

It is important that you determine which option best suits your individual circumstances and anticipated future needs. Please carefully consider the need and expenses associated with long-term care before you adjust your benefits or decide to forgo this coverage completely. Several documents are enclosed that will assist you in understanding the rate increase and your available options. Read these carefully. Please keep in mind that if you reduce your benefits, you will be unable to increase them in the future.

Your next step

If you decide to keep your present coverage

Should you wish to continue your policy at its current level of benefits at the increased premium, no action other than paying the indicated premium before its due date is required by you at this time.

If you decide to modify your coverage

Please complete the enclosed Long-Term Care Coverage Change Request Form and return it to us. We must receive this form from you no later than <EFFDATE1> to ensure your requested changes are processed before <EFFECTDATE>, when the premium increase for your policy takes effect.

If your Long-Term Care Coverage Change Request Form is not received before <EFFDATE1>, your requested changes may not be processed before the date on which the increased premium is due. You are responsible for paying the full increased premium until your requested benefit change is processed. If a benefit change is processed after the increased premium due date and you paid the increased premium, you will receive a refund for any overpaid premium.

For more information or assistance, please contact:

- > your financial advisor, <Advisor Name> <designations>, at <phone number>
- > a RiverSource client service representative at **1-800-862-7919**. Representatives are available Monday through Friday, 7 a.m. to 6 p.m. Central time

You may provide us with written designation of an individual, other than yourself, who is to receive notice if premium payments have been missed or your insurance policy has lapsed. If you have already provided us a written designation, you can change it at any time. If you would like to add a designee or change a designation, please contact your financial advisor or a RiverSource client service representative. We will then send you the form you must complete and return to us. If you live in the state of New York, any designation must include a written acceptance by the third party designee to receive these notices and the third party's mailing address.

We value you as a client and look forward to continuing to serve you.

Sincerely,

<ADMINCO>

<DSO NUMBER> <REP NAM NUM>

Issued by RiverSource Life Insurance Company, Minneapolis, Minnesota, and in New York only, by RiverSource Life Insurance Co. of New York, Albany, New York. Variable products are distributed by RiverSource Distributors, Inc., member FINRA. These companies are affiliated with Ameriprise Financial, Inc.

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Long-Term Care Coverage Change Request Form

<Date>

<Policynumb><code>

<Name Here>

<Name Here>

<Name Here>

<Address>

<Address>

<Address>

<Address>

Dear <Greeting>:

You have options to modify your existing coverage to offset the upcoming premium increase on your policy. If you want to elect one of these options, please indicate your choice in the space provided below and return this form in the enclosed postage-paid envelope to:

<ADMINCO>

70100 Ameriprise Financial Center

P.O. Box 10

Minneapolis, MN 55440-8902

If you decide to modify your coverage at this time

Please complete this Long-Term Care Coverage Change Request Form and return it to us. We must receive this form from you no later than <EFFDATE1> to ensure your requested changes are processed before <EFFECTDATE>, when the premium increase for your policy takes effect.

If your Long-Term Care Coverage Change Request Form is not received before <EFFDATE1>, your requested changes may not be processed before the date on which the increased premium is due. You are responsible for paying the full increased premium until your requested benefit change is processed. If a benefit change is processed after the increased premium due date and you paid the premium, you will receive a refund for any overpaid premium.

Because your long-term care policy represents an important piece of a sound financial plan, we urge you to consider these options carefully. Please keep in mind that if you reduce your benefits, you cannot increase them in the future.

Your options

Please indicate your choice by checking one of the options below:

☐ Reduce my current daily benefit amount from \$<NHDBAMT> to \$<ALTDDBAMT> which will result in a <PREMMODE> premium of \$<ALTPREM> beginning with the premium payment that is due <EFFECTDATE>. I understand that my policy may contain other benefit amounts that will decrease proportionally if I reduce my daily benefit amount.

(Comment: this statement appears only if the client has Home Care coverage through Rider)

Your Home Care coverage and premium will remain unchanged.

(Comment: this statement appears only if the client has Simple Benefit Increase Option)

The Benefit Increase Option on your policy remains intact and will result in an increase of \$<ALTSIMBIO> in your daily benefit amount in one year.

(Comment: this statement appears only if the client has Compound Benefit Increase Option)

The Benefit Increase Option on your policy of 5% per year will remain intact and will continue to increase your daily benefit amount annually.

(Comment: this statement appears only if the client has a Non-forfeiture option through Rider)

☐ Because I purchased the Nonforfeiture Benefit Rider, I want to stop paying premiums and have a reduced lifetime benefit, as described in my policy.

(Comment: this statement appears only if the client eligible for Contingent Benefit Upon Lapse)

☐ Because I am eligible for a contingent nonforfeiture benefit upon lapse, I want to stop paying premiums and have a reduced lifetime benefit equal to the greater of (1) 100% of the sum of all premiums paid over the life of the policy, and (2) 30 times my policy's current nursing home daily benefit amount.

☐ Please make the following change(s) to my policy:

You will receive a new policy schedule after these changes are processed.

Signature of Policyholder

Date

For more information or assistance, please contact:

- > your financial advisor, <Advisor Name> <designations>, at <phone number>
- > a RiverSource client service representative at **1-800-862-7919**. Representatives are available Monday through Friday, 7 a.m. to 6 p.m. Central time

We value you as a client and look forward to continuing to serve you.

Sincerely,

<ADMINCO>

<DSO NUMBER> <REP NAME>

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